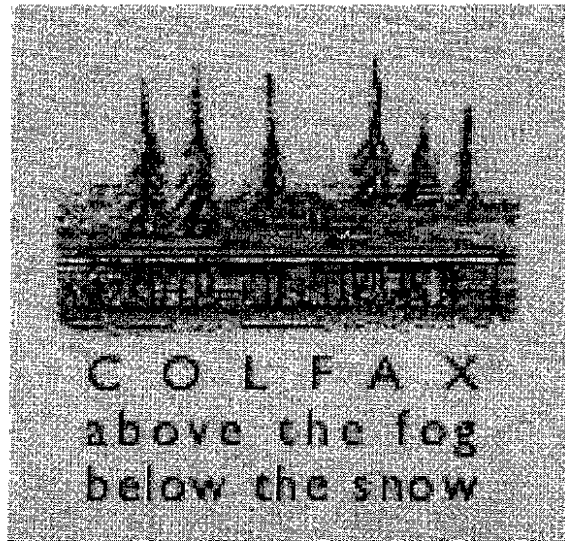


City of Colfax

Housing Element of the General Plan 2003-2008



Adopted March 23, 2004

CITY OF COLFAX

HOUSING ELEMENT 2003-2008

OF THE GENERAL PLAN

Prepared under the direction of:

City Council

Sharon Gieras, Mayor
Cassandra Kellams, Mayor Pro-Tem
Joshua Alpine, Councilman
Sherry Blackmun, Councilwoman

Planning Commission

Rick Anzelt--Chair,
Greg Westphalen,
Graig Sultana,
David Bright,
Bryan Kurz

City Manager- Bob Perrault
Planning- Eisner Consultants

Adopted: March 23,2004

Prepared By
Laurin Associates, a division of Raney Planning and Management

**CITY OF COLFAX
HOUSING ELEMENT 2003-2008
OF THE GENERAL PLAN**

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SECTION 1.0

INTRODUCTION TO THE HOUSING ELEMENT

Recognizing the importance of providing adequate housing in all communities, the State of California has mandated a Housing Element within every General Plan since 1969. Article 10.6, Section 65580 – 65589.8, Chapter 3 of Division 1 of Title 7 of the Government Code sets forth the legal requirements of the Housing Element and encourages the provision of affordable and decent housing in all communities to meet Statewide goals. Specifically, Section 65580 states the element shall consist of ". . . *an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources and scheduled programs for the preservation, improvement, and development of housing.*" The element must also contain a five-year housing plan with quantified objectives for the implementation of the goals and objectives of the Housing Element. The contents of the element must be consistent with the other elements of the General Plan.

Meeting the housing needs established by the State of California is an important goal for the City of Colfax. As the population of the State continues to grow and scarce resources decline, it becomes more difficult for local agencies to create adequate housing opportunities while maintaining a high standard of living for all citizens in the community.

This Housing Element (2003-2008) was created in compliance with State General Plan law pertaining to Housing Elements and was adopted by the Colfax City Council on March 23, 2004.

1.1 PURPOSE

The State of California has declared that "*the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.*" In addition, government and the private sector should cooperate to provide a diversity of housing opportunity and accommodate regional housing needs. At the same time, housing policy must recognize economic, environmental and fiscal factors and community goals within the general plan.

Further, State Housing Element law requires "*An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs.*" The law requires:

- ❑ An analysis of population and employment trends
- ❑ An analysis of the City's fair share of the regional housing needs
- ❑ An analysis of household characteristics
- ❑ An inventory of suitable land for residential development
- ❑ An analysis of the governmental and non-governmental constraints on the improvement, maintenance and development of housing

- An analysis of special housing needs
- An analysis of opportunities for energy conservation
- An analysis of publicly-assisted housing developments that may convert to non-assisted housing developments

The purpose of these requirements is to develop an understanding of the existing and projected housing needs within the community and to set forth policies and schedules which promote preservation, improvement and development of diverse types and costs of housing throughout Colfax.

1.2 ORGANIZATION

Colfax's Housing Element is organized into four primary sections:

Review of the Previous Housing Element: This section includes an evaluation of the effectiveness and progress of the implementation of the 1993 Colfax Housing Element, as well as an examination of the appropriateness of housing goals.

Summary of Existing Conditions: This section includes current demographic information, an inventory of resources, housing cost and affordability, at-risk units, suitable land for development, and a section discussing constraints, efforts and opportunities.

Housing Needs, Issues/Trends: This section includes a discussion of State issues and policies, regional housing policies, Colfax's Regional Housing Needs Assessment (RHNA), and current housing issues.

Housing Program: This section identifies housing goals, policies and objectives. Funding sources are identified and schedules for implementation are set forth. In addition, a quantified objectives summary is provided.

1.3 RELATIONSHIP TO OTHER ELEMENTS

State Law requires that "...the general plan and elements and parts thereof comprise an integrated, internally consistent, and compatible statement of policies..." The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement and development of housing within the City.

This Housing Element is part of a comprehensive Colfax General Plan. The plan was adopted in 1998 and has since been revised through City ordinances. All elements of the Colfax General Plan have been reviewed for consistency and the Housing Element was prepared to assure compatibility with the remaining elements. The City will annually review the housing element for consistency with the general plan as part of its general plan progress report.

1.4 CITIZEN PARTICIPATION

In the past, the City of Colfax has made diligent efforts to solicit public participation pertaining to the development of the 1998 General Plan, and subsequent revisions, specific plan developments, and development ordinances. These processes included workshops, public review and citizen meetings. Meetings are held at various times to ensure that all members of the community have access to the participation process.

Public participation for the 2003-2008 Housing Element included a joint Planning Commission/ City Council Workshop open to the public and public hearings. Members of the community were invited to address concerns and give input on the contents of the Housing Element. Notices were posted in the local newspaper, at the City Hall, the community center, the post office, at the public schools, and in the Colfax library. In addition, a public review draft, dated November 2003, was prepared and was made available to the community for a 60-day review period From November 26, 2003 to January 26, 2004. Copies of the draft has been made available in public facilities such as the City Hall, the library, the community center, the post office, and the chamber of commerce. Copies were mailed to thirteen service providers and individuals representing all economic segments of the population including the Placer County water agency, The United Auburn Indian Community, the Sierra Club Placer Group, CalTrans, The Colfax Elementary School District, and PG&E, (see Attachment D). One comment letter was received from CalTrans and their comments were incorporated into the draft. Finally, during the preparation of the Housing Element, local groups and individuals were consulted by phone, including the community center, affordable housing developers, the Canyon View Apartment, and City Council members.

1.5 REVIEW OF PREVIOUS ELEMENT

State law requires the City of Colfax to review its Housing Element in order to evaluate:

- a. "The effectiveness of the Housing Element in attainment of the community's housing goals and objectives."
- b. "The progress of the City, County, or City and County in implementation of the Housing Element."
- c. "The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the state housing goal."

The remainder of this section fulfills this State requirement.

1.5.A. EFFECTIVENESS OF PREVIOUS ELEMENT

The State's housing goal is met by an assignment of gross allocations of housing unit goals to regional governments, which in turn allocate the housing unit goals to counties and cities. The document produced by regional governments that allocates housing unit goals is referred to as the "Regional Housing Needs Assessment" (RHNA). Due to a lack of State funding, regional governments did not produce a RHNA between 1994 and 1998. The last funded RHNA for Placer County was in 1990 from the Sacramento Area Council of Governments (SACOG) and the Sierra Planning Organization, which covered the period 1991 through 1996. Since there was not a RHNA between 1994 and 1998, the 1990 RHNA remained in effect through the end of 2000. For accuracy of reporting, the 1990 period has been extended to 2001. Even though the title of this Housing Element includes the dates "2003 - 2008," it will actually cover the needs and accomplishments for the period 2001 through 2008. The 2003-2008 RHNA is discussed in Section 2.2-New Construction Needs, p 56.

According to the California Department of Finance (DOF) housing unit estimates, four out of six incorporated cities, including the City of Colfax, in Placer County were able to achieve the goal for new construction during the previous Housing Element period. Cumulatively, the RHNA for Placer County was for 28,498 new units. A total 30,165 units were constructed.

TABLE 1
RHNA ACHIEVEMENT LEVELS
PLACER COUNTY BY CITY (1991-2001)

City	RHNA Goal	Actual Construction	Level of Achievement
Colfax	91	141	154.9%
Auburn	776	530	68.3%
Loomis	336	232	69.0%
Lincoln	1,142	2,235	195.7%
Roseville	7,038	14,474	205.6%
Rocklin	2,878	6,432	223.5%
Placer County	16,237	6,121	37.7%
Total	28,498	30,165	105.8%

Source: Sacramento Area Council of Governments, Sierra Planning Organization, Department of Finance, and Colfax Building Permits

The effectiveness of Colfax's Housing Program in meeting regional housing needs can be measured by the level of achievement, which is simply the actual construction divided by the RHNA goal. Many uncontrollable factors influence the City's effectiveness. Over the 10-year Housing Element period, various factors such as market fluctuations, available programs, willing lenders, qualified developers and the political climate, all combined to influence new housing unit creation in the City of Colfax. The result was that the City achieved 154.9 percent of its RHNA objective between 1991 and 2001, the effective dates of the last reporting period. Of those units built from 1991-2001, 50 units were modular homes in the Mink Creek Subdivision. The sales price of these were affordable to those households with low income.

TABLE 2
CITY OF COLFAX
ACHIEVEMENT OF RHNA NEW CONSTRUCTION GOAL 1991 - 2001

Income Groups	1990 - 2001 RHNA Goal	1991 - 2001 Actual New Construction	Percent of Goal Achieved
Very Low	0	0	100.0%
Low	0	50	500.0%
Moderate	10	19	190.0%
Above Moderate	81	72	88.8%
TOTAL	91	141	154.9%

Source: Sierra Planning Organization Fair Share Allocation 1990 RHNA, and Building Permit records

Despite the City's achievement of its RHNA objectives, due to lack of developer interest and market factors beyond its control, the City did not meet their independently set 1993 very-low housing goals. However, the City has been very successful in attracting developers who build new entry-level single-family housing for low, moderate and above moderate-income households. The Mink Creek development is a 98-unit modular home subdivision 50 units were built between 1995 and 2001 and the remaining from 2001-2003; the sales price of which is affordable to those households in the low-income category. Many of the homes were sold to Seniors and to first time homebuyer families. In addition, Oakridge townhomes provided 19 units of housing for moderate-income households. The Canyon Creek subdivision has built 49 units of single family residential, 28 units of rental duplex, and fourplex housing, and has been approved by the planning commission for a 72 -unit apartment complex. The City has also developed a rehabilitation program where nine homes have had repairs. Finally, the Canyon View Senior housing has maintained its affordability and currently has a four-year waiting list. Table 3 demonstrates the effectiveness of the 1993 Housing Element.

**TABLE 3
ACHIEVEMENT OF 1993 QUANTIFIED OBJECTIVES**

Type	Objective Number	Achieved Number	Effectiveness (%)
Very Low	10	0	0.0%
Low	4	50	1,250.0%
Moderate	6	19	316.6%
Above Moderate	34	72	211.8%
Additional Section 8	5	6	120.0%
Rehabilitation	65	9	13.8%
Preservation	67	67	100.0%
Total	191	223	116.7%

Source: City of Colfax

1.5.b. PROGRESS OF COLFAX'S HOUSING PROGRAM

The following table provides an overview of the objectives and goals in the 1993 Housing Element and its progress on implementation.

**TABLE 4
1993 CITY OF COLFAX HOUSING ELEMENT
PROGRESS IN MEETING OBJECTIVES**

Policy	Accomplishments
GOAL #1	
TO DESIGNATE LAND AT APPROPRIATE DENSITIES AND ESTABLISH DEVELOPMENT PERMIT PROCEDURES TO ACCOMMODATE THE CITY'S REGIONAL SHARE OF HOUSING FOR ALL INCOME GROUPS AND TO PROVIDE HOUSING TO ADDRESS THE UNMET NEEDS OF EXISTING LOW-INCOME RESIDENTS	
#1 The City will maintain an adequate supply of residential land in appropriate land use designations and zoning categories to accommodate projected household growth, to meet its regional share of housing, and to increase housing opportunities for existing low-income residents.	Currently, the City maintains 130.6 acres of vacant residential land for development. Over the last ten years, the City has more than accommodated their RHNA allocation, and household growth objectives. While there has been adequate vacant land to accommodate further very-low income multifamily housing, presently no further development has occurred. However, Mink Creek, a 98-unit mobile home and manufactured home park has been built to accommodate the needs of low- to moderate-income households.

Policy	Accomplishments
The City will continue to implement flexible land use regulations through a planned development process for large tracts of land that allows for a range of housing types and densities within a single development.	The City has a policy that encourages clustering of housing units on large tracts of land, which mitigates hillside development concerns, and allows for well-planned communities.
The City will expeditiously process residential development proposals that conform to General Plan policies and City regulatory requirements.	Over the past 10 years, the City has traditionally approved residential developments within 3 months of application. In addition, they have been willing to grant time extensions to those projects that have not began construction within the first year of approval. Currently, due to lack of capacity within the wastewater treatment plant (see p 58 for discussion on infrastructure), the City can only allow a restricted number of Equivalent Dwelling units (200 gallons per day) over the next three years, which will slow down actual housing construction until 2006. However, the lack of sewer connections cannot be used as a factor to deny the approval of a housing project.
The City will allow the installation of mobile homes and factory-built housing on permanent foundations in accordance with residential design standards administered by the City. These standards will not distinguish between site-built and factory-built homes.	<p>Title 9 Article 23 Residential Mobilehome Subdivision of the Colfax Municipal Codes establishes a Zone District, purpose, standards, and criteria for sale of single-family residence mobile home/manufactured homes on a permanent foundation. The majority of the property zoned R-MHS has been developed; however there is a 3 acre parcel remaining that is undeveloped. Approximately 98 manufactured homes have been constructed/installed over the past 5 years.</p> <p>Title 9 Article 23 Mobilehome Parks allows mobile home parks in the R-MHS Zone District as well as manufactured homes. The R-MHS Zone District designates 8 lots per parcel, minimum lot size 3,000 square feet, 75% lot area coverage.</p>

Policy	Accomplishments
<p>The City will plan for a full range of housing types in relation to employment in Colfax, transportation, and commercial services.</p>	<p>The city of Colfax monitors proposed residential developments to ensure a variety of housing types to accommodate the needs of the community. Over the last 10 years, the City has approved 98-unit residential mobile home/manufactured homes in the Mink Creek Subdivision, the Canyon Creek Subdivision Master Plan, which has 49 units of single-family residential units, and the Cedars, which is 29 units of duplex/fourplex, and Oakridge Town homes which are 39-unit single-family residential homes.</p> <p>In addition, the City was granted \$100,000 through the CDBG Jobs Housing Balance Grant program to develop an Economic Development Strategy, which resulted in new jobs for local residents.</p>
<p>New residential projects should be designed to facilitate non-automobile modes of travel, particularly the use of the proposed intercity rail service.</p>	<p>Currently, the intercity rail service does not extend to Colfax. At this time, there is a bus service to Auburn to connect to the rail service. The City has adopted a Master Bikeway Plan to connect to the Placer County Bikeway Plan. The City will be seeking grant funding for portions of construction implementation. Segments of the bikeway will be constructed on a project- by- project basis as conditions of on/offsite improvements. The City also requires bike racks, sidewalks, curbs and gutters for commercial and industrial development projects.</p>
<p>The City will promote infill residential development where adequate public facilities and services are already in place in small projects that can be integrated with existing neighborhoods.</p>	<p>Of the 159 units constructed between 1990-2000, 15 single-family residential units were infill development.</p>

Policy	Accomplishments
GOAL #2 TO ADDRESS SPECIAL HOUSING NEEDS AS DEFINED BY STATE LAW AND LOCAL NEEDS.	
<p>The City will continue to implement state law regarding the establishment of group homes in residential zones, but will seek to avoid the over concentration of such residences in any particular neighborhood.</p>	<p>This is a current policy of the City of Colfax. Since 1993, no new group homes have been established in the City.</p>
<p>The City will ensure that its land use regulations do not present barriers to the location of childcare facilities within new residential developments or within reasonable proximity to where such facilities are needed.</p>	<p>Though no new facilities have been established within new residential development, this continues to be a policy.</p>
<p>The City will encourage the development of rental units for large families to reduce the incidence of overcrowding.</p>	<p>The 2001 project, The Cedars, is a 28-unit duplex and fourplex rental project that contains both two and three bedroom units. However as of 2000, the incidences of overcrowding was up 1.4 percent.</p>
<p>The City will ensure that its land use regulations do not present barriers to the development of housing oriented to the needs of elderly residents, including housing that includes food and health care services, congregate housing, and other forms of housing for older adults.</p>	<p>Though no new facilities have been established within new residential development, this continues to be a policy of the Colfax City Council. The Planning Department is willing to work with developers of elderly care to insure that there are no barriers to senior housing construction.</p>
<p>The City will designate zoning categories which are appropriate for the location of facilities serving homeless individuals and families and for transitional housing, should a future need arise.</p>	<p>While there continues to be a very small population of homeless persons (0-5 people) within the City, should a homeless shelter be needed within the City, homeless shelters are allowed in any zone that allows for quasi-public facilities.</p>
<p>The City will implement state and federal requirements for handicapped access in new residential developments. Any housing developments in which the City acts as a developer, provides financing, or assists a developer in applying for state or federal funds must address the needs of mobility impaired individuals.</p>	<p>The City has implemented the State and Federal requirements for handicap access in new developments. All new sidewalks, curbs and gutters are required to comply with Title 24 standards. The Building Official and City Engineer enforce compliance of Title 24 for ADA requirements. Currently, the City has not participated in any new housing developments.</p>

Policy	Accomplishments
The City will pursue land use policies which allow small residential developments and individual housing units meeting special needs to be integrated into existing neighborhoods and new residential developments. Examples include second dwelling units, duplexes on corner lots, and housing developments on in-fill lots.	As previously Stated, 15 single-family residential units have been constructed on infill lots. The City's current second-dwelling unit provision is currently under revision to comply with state law. However, in the past 10 years no second dwelling units have been constructed in the City.
The City will work with surrounding jurisdictions to address the needs of the transient homeless persons on a regional basis.	The City supports the efforts of the Salvation Army, which provides the majority of the regional needs to Placer County jurisdictions of the transient population.
<p style="text-align: center;">GOAL #3</p> <p style="text-align: center;">TO ADDRESS THE CITY'S EXISTING LOW INCOME HOUSING NEEDS WHILE ATTRACTING A BROADER RANGE OF HOUSING TYPES IN COLFAX</p>	
To promote the provision of housing for all economic segments of the community, the City will seek to address the needs of its existing low-income residents, ensure design quality in all new residential developments, and encourage the production of moderate and above-moderate income housing to create a more economically balanced community.	Over the past ten years, the City has provide for the rehabilitation of 9 single family housing units for low-income families, reviewed all housing development to ensure design quality and adherence to development standards, and has provisions for both moderate-income and above moderate income housing to be developed within the City.
The City will pursue state and federal funding assistance that is appropriate to Colfax's needs to conserve housing that is affordable to lower-income households and to develop housing affordable to moderate-income households. Colfax will only pursue those programs, which do not require a commitment of City general funds or a commitment of non-paid staff time.	The City has received grant funding for projects primarily using Community Development Block Grants as a source. These included a \$200,000 CDBG housing rehabilitation grant, a \$100,000 CDBG Jobs Housing Balance Grant to develop an Economic Development Strategy which resulted in new jobs for local residents, \$105,000 in CDBG Planning and Technical Assistance grants to complete an assessment of existing infrastructure as a preliminary step in the development of a master plan, to complete studies in preparation for the next update of the Colfax General Plan, and to assist with financing of wastewater treatment plant alternatives.

Policy	Accomplishments
Where government-assisted residential units which are required to sell or rent at below-market-rates are included within a housing development, such units shall be interspersed within the development and shall be outwardly indistinguishable from market-rate units.	Although no new government-assisted residential units have been built within the City, this continues to be an active policy when reviewing such proposals.
In accordance with the provisions of state law, the City will grant density bonuses of at least twenty-five (25) percent over the maximum density allowed by the Zoning Code, and at least one other specified incentive, for qualifying projects to promote the inclusion of low- income and senior citizen housing.	While the City continues to encourage developers to take advantage of this program, no developers have done so in Colfax.
If below-market-rate units are included within a rental project pursuant to the density bonus program or other local, state, or federal requirements, the City will require buyer/renter eligibility screening and resale/rent controls to maintain affordability of the units to originally-targeted income groups. Where allowed by law, preference will be given to existing Colfax residents.	This is a current policy within the City of Colfax, though no new income-restricted housing units have been built.
The City will work with the Placer County Housing Authority in the administration of affordable housing programs.	The City of Colfax continues to support the Placer County Housing Authority. Currently 6 households in the City receive Housing Choice Vouchers. Other than the Housing Choice voucher program, there are no other housing programs administered by the Housing Authority within the City of Colfax.
The City will provide for the development of secondary residential units, as required by state law, while protecting the single-family character of neighborhoods.	The City's current second-dwelling unit provision is under revision to comply with AB 1866. However, in the past 10 years no second dwelling units have been constructed in the City.
<p align="center">GOAL #4</p> <p align="center">TO ASSURE THAT ALL PRESENT AND FUTURE RESIDENTS</p> <p align="center">HAVE EQUAL ACCESS TO HOUSING, COMMENSURATE</p> <p align="center">WITH THEIR FINANCIAL CAPACITY WITHOUT DISCRIMINATION</p>	
The City will provide public information on the state and federal fair housing laws.	The laws are posted on the bulletin board in Colfax City Hall, and available at the City Hall counter.

Policy	Accomplishments
The City will refer discrimination complaints to the State Fair Employment and Housing Commission. A person will be designated at the City as the information contact for housing discrimination referrals.	The City Planner is designated as the information contact for housing discrimination referrals. She refers all complaints to the State Fair Employment and Housing Commission.
The City will cooperate with community-based organizations which provide services or information to victims of housing discrimination	The City has a policy to respond to any inquires into housing discrimination although no complaints have been filed.
IMPLEMENTATION PROGRAMS	
The City will continue to offer density bonuses of 25% and at least one other financial or regulatory incentive, as required by state law, whenever a developer proposes to include at least 10% very low-income dwelling units or 20% low-income dwelling units within a development.	Currently no developers have made use of density bonuses in the City of Colfax.
The City will pursue available and appropriate state and federal finding sources in cooperation with private developers, non-profit housing corporations, the Placer County Housing Authority, and other interested entities to support efforts to meet the housing needs of low- and moderate-income households and to assist persons with rent payments required for existing units.	Currently, the City of Colfax does not maintain a program that assists persons with rent payments. All inquires are directed to the Placer County Housing Choice Voucher Program which is operated through the Placer County Health and Human Services Department. While no low income housing units have been built, 69 units of modular and rental housing have been built to accommodate moderate-income households.
The City will post and distribute information on currently available weatherization and energy conservation programs in conjunction with housing rehabilitation.	These programs are posted on the bulletin board and are available on the counter at City Hall.
The City will enforce state requirements, including Title 24 requirements, for energy conservation in new residential projects and will encourage residential developers to employ additional energy conservation measures with respect to the siting of buildings, landscaping, and solar access. Any landscaping and development design guidelines prepared by the City will include consideration of energy and resource conservation.	The Building Official and City Engineer enforce compliance of Title 24 requirements on all new residential development within the City.

Policy	Accomplishments
The City will continue to use local, federal, and state funds for housing rehabilitation	The original CDBG grant of \$200,000 has been used in its entirety to rehabilitate nine homes. The loans were made as a part of a revolving loan program. During 2002 the City has received a significant return on the proceeds, mostly through the sale of property. There is now approximately \$100,000 in program income. The City is currently reactivating the rehabilitation program and expects the loans to be available by the end of 2003.
The City will contact financial institutions serving the Colfax-Auburn area to solicit interest in providing financing to low- and moderate-income housing as part of their responsibility under the federal Community Reinvestment Act. The City will seek specific lending commitments from participating financial institutions. As an example, these could be commitments to continue to fund townhomes, which provide a source of affordable housing for moderate- and low-income households.	Due to time and staff constraints no contacts with financial institutions have been made.
The City Manager will annually evaluate and report to the City Council on the City's progress in meeting its Housing Element objectives. The report to the City Council will include recommendations regarding changes in Housing Element programs.	The Planning Director completes an annual status report to the City Council and copies this to Office of Planning and Research and the California Department of Housing and Community Development.
The City will continue to cooperate with the Placer County Housing Authority in its administration of the Section 8 rental assistance program and to increase the availability of Section 8 Housing Choice vouchers and certificates in Colfax. The City's role will be to provide necessary documentation to the Housing Authority on the need for additional subsidies to apply for additional Section 8 commitments.	The City continues to support the County's administration of the Housing Choice Voucher Program. Currently, six residents receive these vouchers.

Policy	Accomplishments
<p>The City will continue to promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color, by supporting efforts of community groups which provide counseling, investigatory, legal, or referral services to victims of discrimination.</p>	<p>The City maintains information on state and federal fair housing laws at City Hall. The City Planner is designated as the information contact for housing discrimination referrals. She refers all complaints to the State Fair Employment and Housing Commission.</p>
<p>The City will continue to implement state and federal standards for accessibility in new housing by handicapped individuals. The City will encourage developers of affordable housing to incorporate mobility-impaired accessibility in their project design, and require such design considerations in any development projects in which the City provides funding, financial or regulatory incentives, or acts on behalf of the developer as an applicant for state or federal statute.</p>	<p>Handicapped accessibility is made available by contacting City Hall 24-48 hours in advance of public meetings. The City reconstructed the sidewalk street corners in downtown Colfax. All new sidewalk, curbs and gutters are required to comply with Title 24 standards. The Building Official and City Engineer enforce compliance of Title 24 for ADA requirements. The City also complies with the regulation set forth in SB 520.</p>
<p>The City will encourage housing over street-level commercial uses and on sites suitable for redevelopment in the downtown area, particularly when such a development approach can contribute to the City's supply of affordable housing. Encouragement of this type of development would occur primarily through a flexible regulatory approach which allows the conversion of commercial spaces above street-level for year-round residential use and the redevelopment of commercial buildings for residential use. The City could further encourage the creation of additional residential units by lending City support to owners' efforts to secure governmental financing for affordable housing.</p>	<p>The City encourages residential/commercial mixed use dwelling in the downtown area. The City has had one inquiry regarding conversion of upstairs commercial uses to residential. Currently there are five buildings that contain this type of mixed use development. All of these rental units are market rate.</p>

Policy	Accomplishments
<p>The City will contact the owner of Canyon View to explain the City's policy on the preservation of affordable housing and to request that the City be notified at least one year in advance of the owner's decision not to renew the Section 8 contract. Should the owner intend to convert these units to market-rate rental housing, or seek to sell the project for use other than as low-income housing, the City would contact interested nonprofit, private, or public entities to acquire and preserve the units as low-income housing for senior citizens.</p>	<p>The owners of the Canyon View Senior Apartment Complex renewed their Section 8 Program Assistance in 1999. This contract is set to expire in 2005. However, the owners of the Canyon View indicated that they would be renewing this contract in 2005.</p>
<p>The City will identify alternative sites with the environmental capacity to accommodate housing at 12 or more dwelling units per acre. This action will be taken if, at the time of the annual housing element evaluation, the City determines there is an insufficient supply of land zoned RM-1 or RM-2 which can actually accommodate development at the allowed density, in consideration of topography, to meet the City's housing needs.</p>	<p>Throughout the past 10 years, the City has had a sufficient amount of land to meet the regional housing needs requirement. In consideration of the topography of the landscape, the City encourages clustering and other design innovation to maximize the buildable portion of hillside parcels.</p>
<p>The City will identify those zoning categories that it considers appropriate for the location of homeless shelters.</p>	<p>Should a homeless shelter be needed within the City of Colfax, they can be built on any zone that allows for quasi-public use.</p>

1.5.b. APPROPRIATENESS OF GOALS, OBJECTIVES AND POLICIES

Overall, the City of Colfax has been successful in meeting the objectives set forth by the 1993 Housing Element. The 1993 Housing Element identified a lack of affordable home for those who are in the low-moderate income ranges. Through the City's encouragement, a total of 69 moderate-income housing has been built in the period of 1991-2001. Between 2001-2003 an additional 78 modular and rental homes have been constructed. In addition, the City continues to work closely with developers to quickly process their housing project applications, and remains flexible in development standards so that developers can make the best use of developable land in areas that have varying topography. Finally, the City has been successful in accommodating the needs of the handicap population within their City. All new designs are carefully monitored for compliance with ADA specifications, and the City has redesigned curb and sidewalks in the downtown area to allow for better accessibility.

Despite this success, there are a few areas that the City of Colfax will improve on over the next housing element period. These areas include the provision of housing for lower income residents, a wider use of rehabilitation money, and providing the sewer infrastructure to accommodate the 2003-2008 RHNA. Due to market forces, the relative geographic isolation of the community, and the lack of regular reliable public transportation, the City has not been able to attract development targeting very-low income households. Therefore, over the next housing element period the City will encourage the development of lower income housing to provide for their current RHNA of seven very low and 17 low income units. Secondly, over the next five years, the City will further its rehabilitation efforts and rehabilitate 15 units. Finally, the most pertinent issue to housing growth is the lack of sewer capacity at the wastewater treatment plant to accommodate the projected housing growth. As discussed on p 58, the City is under a mandate by the California Regional Water Quality Control Board to upgrade the facility and achieve full compliance with the Wastewater Discharge Requirement by June 14, 2006. The plant can accommodate a restricted number of EDU's over the next three years, but will severely hinder residential housing construction until 2006. The City has initiated a continues allocation capacity program and may issue up to 30 EDU's per year. In order to accommodate the lack of capacity, the City is extending the 12-month period in which an approved project has to begin construction on previously approved residential projects until 2006 when the upgrades on the treatment plants are completed.

1.6 COMMUNITY PROFILE

The earliest contemporary history of Colfax began in a little valley just below Colfax on the southern side of the Southern Pacific Railroad. Along a bend in the valley known as Alder Grove, miners first congregated as early as the spring of 1849. The area became the distributing point of supplies for all of the mining camps around it. As a commercial area, it ranked with Dry Diggings (Auburn) until late in the fall of 1849, when fear of a harsh winter in the upper canyon area discouraged winter trading activity. The site for the town which is today known as Colfax was laid out by the Central Pacific Railroad in 1865. The name Colfax came from Schuyler Colfax who served as Vice President in the Grant administration. In 1875 Colfax was listed as one of the leading towns in Placer County as a distribution center. In 1910 the City of Colfax was incorporated.

Colfax is located on Interstate 80, 50 miles east of Sacramento. Colfax is a general law City that operates under the Council/Manager form of government. There are seven City departments: administration, finance, planning and engineering, parks and recreation, public works, emergency services, and economic development. The City has a current estimated population of 1,712.

EXHIBIT 1 - REGIONAL LOCATION

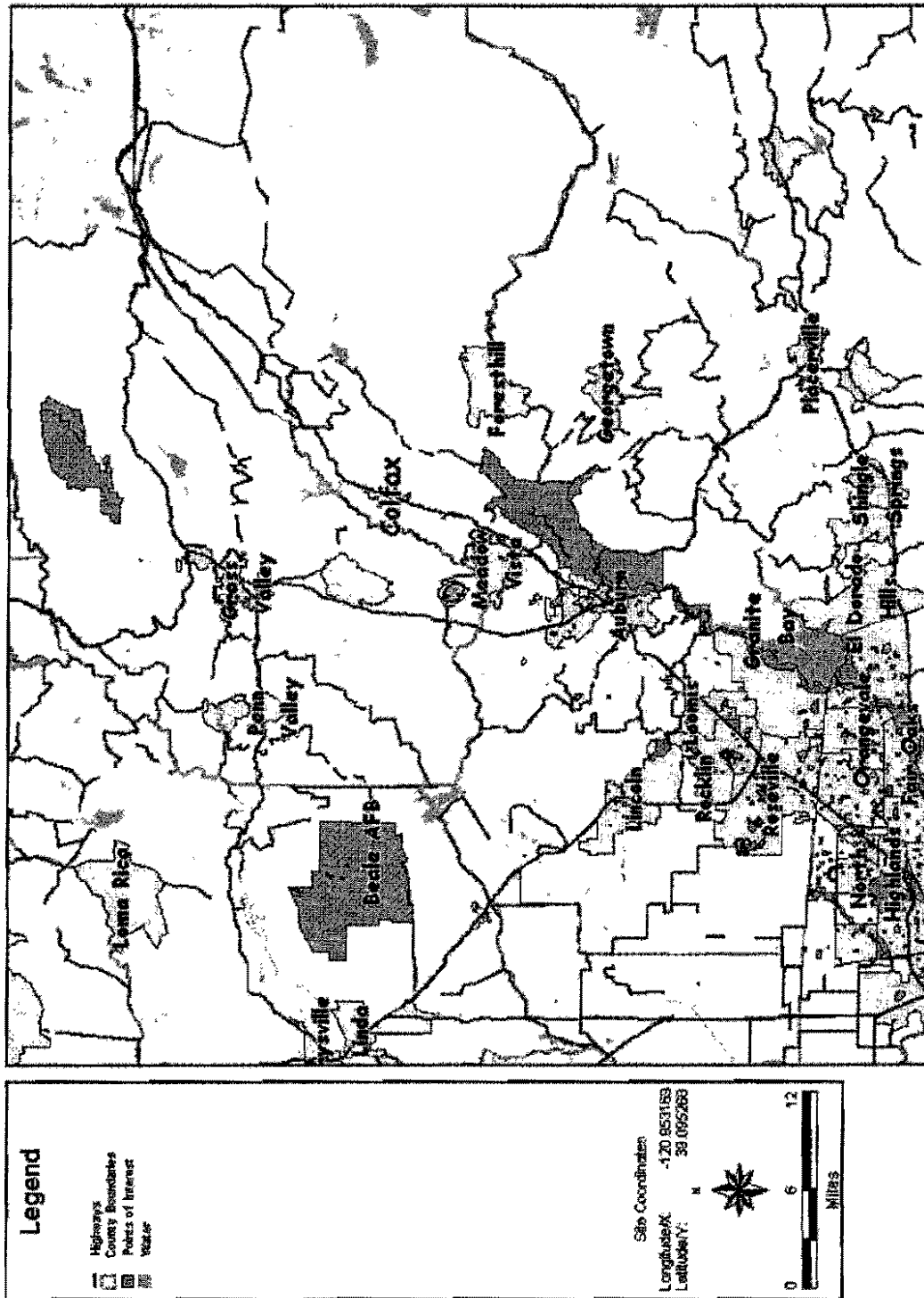
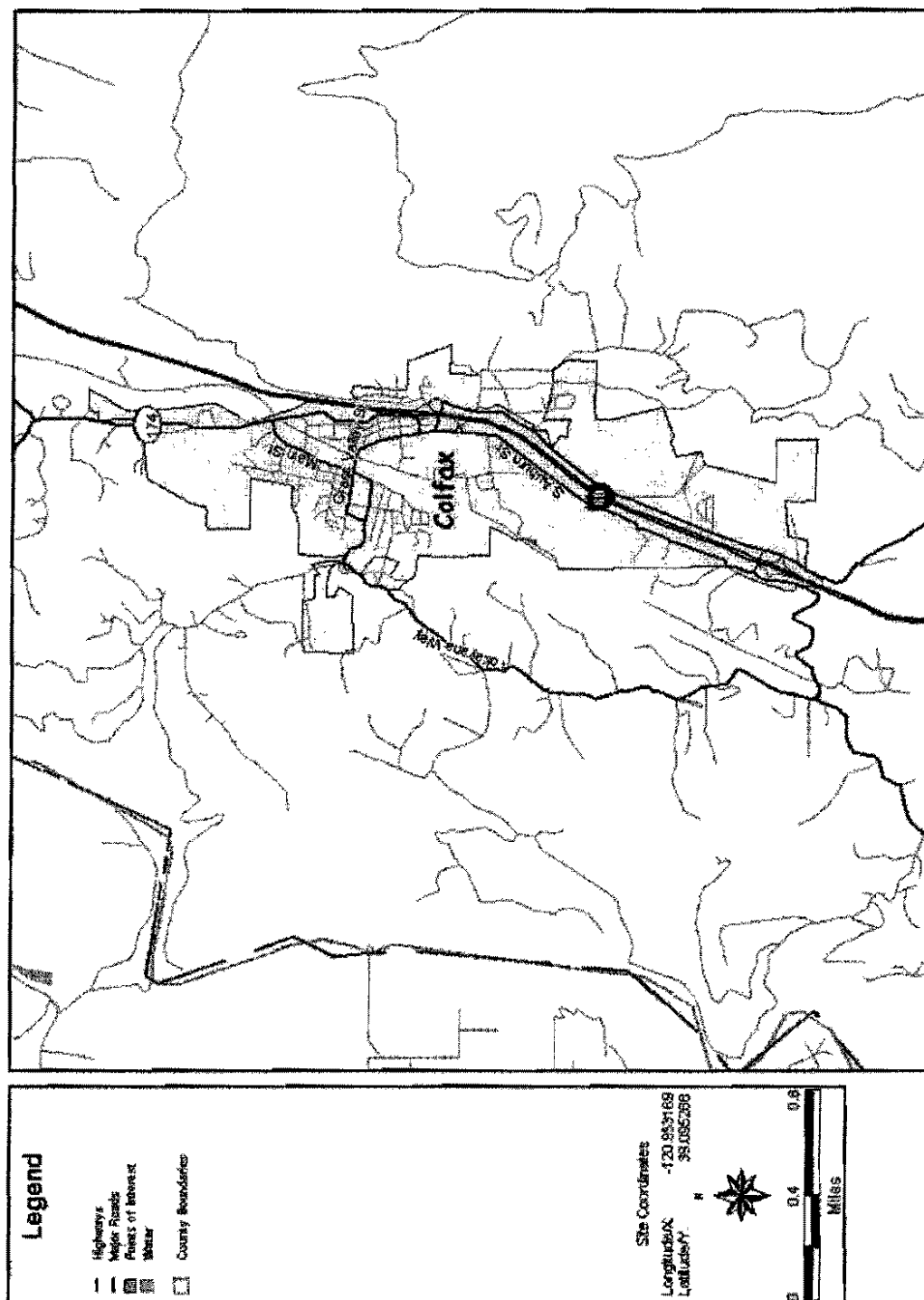


EXHIBIT 2 - CITY OF COLFAX



SECTION 2.0

EXISTING CONDITIONS AND DEMOGRAPHIC DATA

The purpose of this chapter is to summarize and analyze the existing housing conditions in the City of Colfax. It consists of two major sections: Section 2.1 - Summary of Existing Conditions - an analysis of population trends, employment trends, household trends and special needs groups, and Section 2.2 - Inventory of Resources - an analysis of existing housing characteristics, housing conditions, vacancy trends, housing costs and availability, "at-risk housing" and suitable lands for future development.

2.1 SUMMARY OF EXISTING CONDITIONS

In order to assess the present and future housing needs of the City of Colfax, it is important to analyze demographic variables, such as population, employment, and households. This section utilizes sources, such as the 1980, 1990, and 2000 U.S. Census, State Department of Finance (Demographic Research Unit), the Sacramento Area Council of Governments (SACOG) and Datum Populus, a demographic data provider. See Appendix A for a complete list of data sources.

2.1.a. POPULATION TRENDS

The City of Colfax is part of the Sacramento Area Council of Governments (SACOG). SACOG is comprised of 18 cities and the unincorporated areas of four Counties. Between 1990 and 2000, Placer County's population increased by 30.4 percent or 75,603 persons. In 2000, the County had an estimated population of 248,399, which represents an increase of 131,152 persons since 1980. Four counties surround Placer County: El Dorado, Yuba, Sacramento, and Nevada. Of these counties, Placer County is the second most populated.

TABLE 5
POPULATION TRENDS - PLACER AND NEIGHBORING COUNTIES

County	1980	1990	2000	Change (1990-2000)	
				Number	Percent
Placer	117,247	172,796	248,399	75,603	30.4 %
El Dorado	85,812	125,995	156,299	30,304	24.1 %
Nevada	51,645	78,510	92,033	13,523	17.2 %
Sacramento	783,381	1,041,219	1,223,449	182,230	17.5 %
Yuba	49,733	58,228	60,219	1,991	3.4 %

Source: 1980, 1990 and 2000 Census

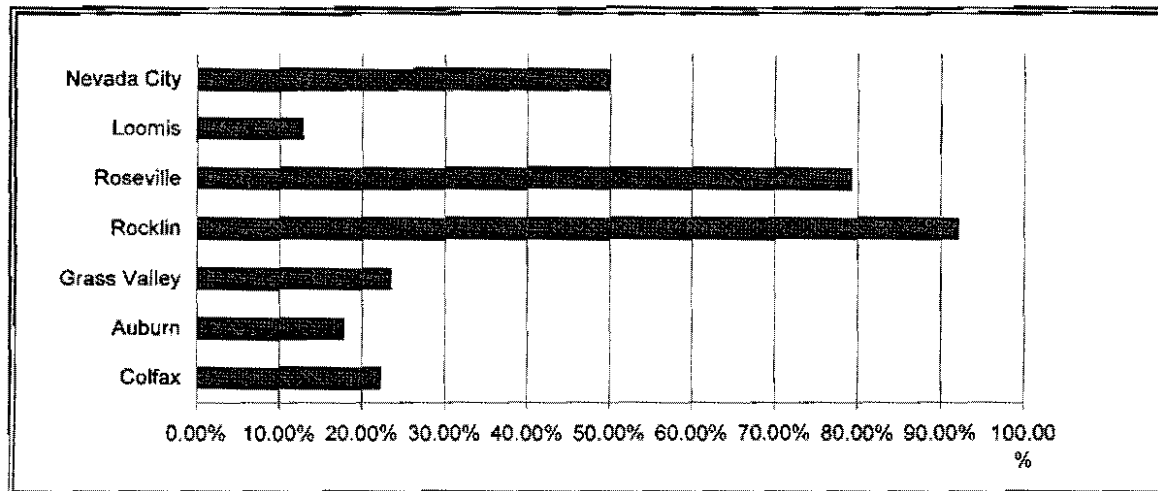
The City of Colfax is fourth in population growth of the six surrounding cities. Between 1990 and 2000, Colfax had an estimated 22.2 percent growth rate. This increase in growth can be attributed to the increasing demand for housing in the area and the willingness of commuters to move further from their place of employment, (see Table 14, Employment by Commuting Patterns). At the time of the 2000 Census, Colfax was the smallest city in the area.

TABLE 6
POPULATION TRENDS - NEIGHBORING CITIES AND COMMUNITIES

City	1980	1990	2000	Change (1990-2000)	
				Number	Percent
Colfax	981	1,306	1,596	290	22.2%
Auburn	7,540	10,592	12,467	1,875	17.7%
Grass Valley	6,697	9,048	11,161	2,113	23.4%
Rocklin	7,344	19,033	36,563	17,530	92.1%
Roseville	24,347	44,685	80,092	35,407	79.2%
Loomis	4,405	5,705	6,427	722	12.7%
Nevada City	2,463	2,855	2,869	14	0.5%

Source: 1980, 1990 and 2000 Census

CHART 1
ANNUAL GROWTH 1990-2000



Source: 1990 and 2000 Census

Over the past 23 years, the population in the City of Colfax increased by 74.5 percent. Currently, the City's population is estimated at 1,712. Population projections indicate that Colfax will experience moderate growth through 2008 and reach a projected population of 1,926 by that year.

TABLE 7
POPULATION TRENDS - CITY OF COLFAX

Year	Population	Change	% Change	Annual % Change
1980	981			
1990	1,306	325	33.1%	3.3%
2000	1,596	290	22.2%	2.2%
2003	1,712	116	7.3%	2.4%
2008	1,926	214	12.5%	2.5%

Source: 1980, 1990 and 2000 U.S. Census; Department of Finance; Datum Populous

Between 1990 and 2000, the median age in Colfax decreased from 37.0 to 36.6 years of age. Persons between the ages of 35-44, the largest age cohort, represented 16.1 percent of the population in 2000, an increase of 17.4 percent since 1990. In addition, the 60-64 age cohort experienced the most significant proportional loss since 1990. In 2000, the percent of the population under 20 represented 32.8 percent. The senior population, age 65 and over, represented 15.8 percent of the population in 2000.

TABLE 8
POPULATION BY AGE TRENDS - CITY OF COLFAX

Age	1990		2000		Change	
Cohorts	Number	Percent	Number	Percent	Number	Percent
0-4 years	105	8.0%	131	8.2%	26	24.8%
5-9 years	115	8.8%	129	8.1%	14	12.2%
10-14 years	87	6.7%	118	7.4%	31	35.6%
15-19 years	75	5.7%	145	9.1%	70	93.3%
20-24 years	56	4.3%	73	4.6%	17	30.4%
25-34 years	219	16.8%	172	10.8%	-47	-21.5%
35-44 years	219	16.8%	257	16.1%	38	17.4%
45-54 years	110	8.4%	217	13.5%	107	97.3%
55-59 years	38	2.9%	68	4.3%	30	78.9%
60-64 years	59	4.5%	33	2.1%	-26	-44.1%
65-74 years	107	8.2%	92	5.8%	-15	-14.0%
75-84 years	93	7.1%	119	7.5%	26	28.0%
85+ years	23	1.8%	42	2.5%	19	82.6%
Total	1,306	100.0%	1,596	100.0%	290	22.2%
Median Age	37.0		36.4		-0.6	

Source: 1990, 2000 US Census.

According to the 2000 Census, persons who categorized themselves as White represented 92.0 percent of the Colfax population and 88.8 percent of the Placer County population. In the City, 8.3 percent are of Hispanic origin.

TABLE 9
POPULATION BY RACE AND ETHNICITY - 2000

City of Colfax		Category	Placer County	
Number	Percent		Number	Percent
1,468	92.0%	White	220,509	88.8%
4	0.3%	Black	1,940	0.8%
13	0.8%	Am. Indian	1,700	0.7%
3	0.2%	Asian/Pac. Isl.	7,606	3.1%
42	2.6%	Other	8,091	3.3%
66	4.1%	Two or more Races	8,553	3.4%
133	8.3%	Hispanic Origin	23,796	9.6%

Source: 2000 Census

2.1.b. EMPLOYMENT TRENDS

Historically, services have been the largest industry type in the City of Colfax. According to the 2000 Census, this industry comprises 37.3 percent of the labor force. The next largest industries in 2000 were manufacturing and trade.

TABLE 10
EMPLOYMENT BY INDUSTRY - CITY OF COLFAX

Industry Type	1990		2000	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fisheries and Mining	21	3.8%	2	0.3%
Construction	68	12.3%	60	8.8%
Manufacturing	60	10.8%	65	9.5%
Transportation, Comm. and Public Utilities	38	6.9%	59	8.6%
Wholesale and Retail Trade	138	24.9%	149	21.8%
Finance, Insurance and Real Estate	26	4.7%	37	5.4%
Services	158	28.5%	255	37.3%
Public Administration	45	8.1%	57	8.3%
Total	554	100.0%	684	100.0%

Source: 1990 and 2000 Census.

The top employers in the Colfax Area include a manufacturer, retail trade, school district, and an energy provider.

**TABLE 11
COLFAX AREA MAJOR EMPLOYERS**

Employer
GKM Corporation
Sierra Chevrolet
Placer Union High School District
Hills Flat Lumber
Sierra Energy
Sierra Market

Source: City of Colfax

According to the 1990 Census 21.3 percent of those living in the City of Colfax worked there as well. This number increased in 2000 to 25.6 percent. In addition, the proportion of persons commuting over 45 minutes to work decreased by 1.4 percent. In 2000 just over three fourths of employed persons living in Colfax worked in Placer County.

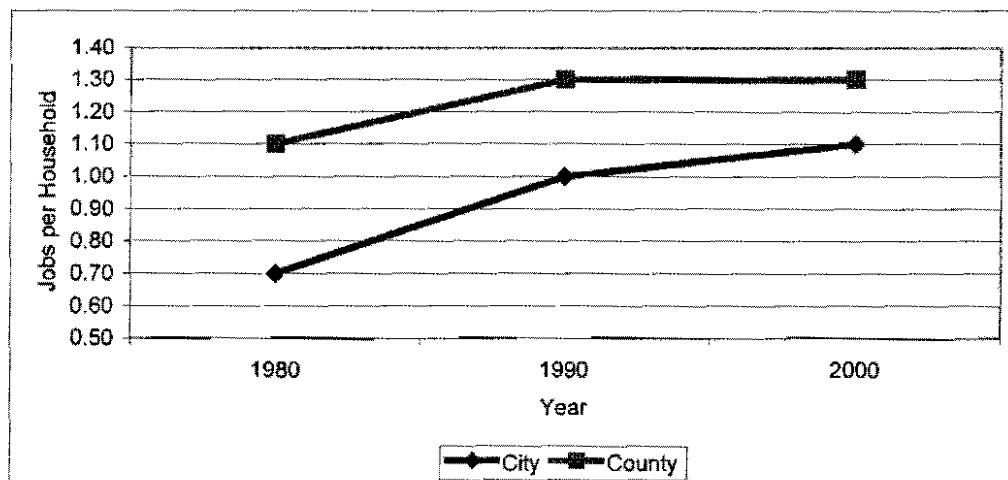
**TABLE 12
EMPLOYMENT BY COMMUTING PATTERNS (1990-2000)**

Commuting Pattern*	1990		2000	
	Number	Percent	Number	Percent
Worked in Colfax	142	26.4%	135	20.4%
Worked outside Colfax	396	73.6%	528	79.6%
Worked in the County	396	73.6%	491	74.1%
Commute Time to Work				
0-15 Minutes	145	21.3%	162	25.6%
15-30 Minutes	223	41.9%	255	40.2%
30-45 Minutes	45	8.4%	84	13.2%
Over 45 Minutes	119	22.4%	133	21.0%

Source: 1990, 2000 Census * numbers are mutual exclusive

Throughout the last 20 years, the City of Colfax has had a lower jobs-per-household ratio than the County. Between 1980 and 1990, the ratio rose to 1.0, and then remained stable from 1990 to 2000. Colfax's 2000 jobs-per-household ratio is 1.1.

CHART 2
JOBS PER HOUSEHOLD (1990-2000)



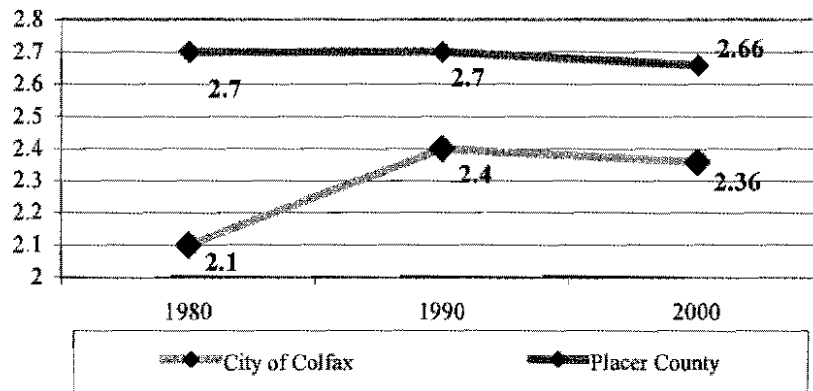
2.1.c. HOUSEHOLD TRENDS

The change in the number of households in a city is one of the prime determinants of the demand for housing. Households can form even in periods of static population growth as adult children leave home, through divorce, and with the aging of the population.

The number of persons per household is an important indicator of the relationship between population growth and household formation. For example, if the number of persons per household is decreasing with steady population growth, then households are forming at a faster rate than population growth. Conversely, if population were growing faster than households, then the persons per household would increase.

Between 1980 and 2000, persons per household increased significantly for the City of Colfax and slightly decreased in Placer County. Specifically, the City of Colfax rose from 2.1 persons per household to 2.36 persons per household. The increase in persons per household indicates that the population increased at a faster pace than household formation between 1980 and 2000.

**CHART 3
PERSONS PER HOUSEHOLD**



Source: 1980, 1990, 2000 Census

The number of households in Placer County increased by 50.9 percent between 1980 and 1990, which is greater than the rate of population growth (47.4 percent) in the same time period. According to the 1990 Census, 64,502 households resided in the County. By 2000, an estimated 93,510 households lived in the County, an increase of 45.0 percent. Placer County households are projected to continue increasing over the period between 2000-2008 by approximately 1.1 percent annually. Since 1990, the City of Colfax has increased by 178 households or 32.5 percent. In the 2000 Census, a total of 614 households were estimated for the City of Colfax. The City is projected to increase over the next five years and reach 769 households by 2008. The projected increase of 44 households represents a 6.1 percent change since 2003.

**TABLE 13
HOUSEHOLD FORMATION TRENDS**

Year	Households	Change	% Change	Annual % Change
CITY OF COLFAX				
1980	457			
1990	547	90	19.7%	2.0%
2000	614	67	12.2%	1.2%
2003	725	111	18.1%	6.0%
2008	769	44	6.1%	1.2%
PLACER COUNTY				
1980	42,732			
1990	64,502	21,770	50.9%	5.1%
2000	93,510	29,008	45.0%	4.5%
2003	99,046	5,536	5.9%	2.0%
2008	102,017	2,971	3.0%	0.6%

Source: 1980, 1990 and 2000 US Census; California Department of Finance; Datum Populus

Household size is also an important factor in determining the size of housing units needed within a jurisdiction. In the City of Colfax, "large" households containing five or more persons represented 13.5 percent of all households in 2000, about 58.7 percent less than the "small" households with one or two persons. Households with 5+ persons represented the fastest growing household size component between 1990 and 2000, increasing from 9.8 percent in 1990 to 13.5 percent in 2000. This would indicate a growing demand for large sized housing units with three to four bedrooms.

In general, the County of Placer has a greater proportion of "middle" sized households and a lesser proportion of "large" sized households than the City of Colfax. For example, middle-sized households comprised 68.6 percent of the households in Placer County in 2000, 7.6 percent more than in the City of Colfax. Additionally, large households represented 10.2 percent in the County in 2000, compared to 13.5 percent for the City.

**TABLE 14
HOUSEHOLD SIZE TRENDS**

Household Size	1990		2000		2003	
	Number	Percent	Number	Percent	Number	Percent
CITY OF COLFAX						
1 Person	174	30.8%	155	25.2%	158	21.8%
2 Person	185	32.8%	206	33.5%	255	35.2%
3-4 Person	150	26.6%	171	27.8%	213	29.3%
5+ Person	55	9.8%	82	13.5%	99	13.7%
PLACER COUNTY						
1 Person	12,727	19.7%	19,855	21.2%	21,196	21.4%
2 Person	23,073	35.8%	33,682	36.0%	35,756	36.1%
3-4 Person	22,323	34.6%	30,473	32.6%	31,100	31.4%
5+ Person	6,379	9.9%	9,500	10.2%	10,004	10.1%

Source: 1980, 1990 and 2000 Census, Datum Populus

Tenure, or the ratio between homeowner and renter households, can be affected by many factors, such as: housing cost (interest rates, economics, land supply, and development constraints), housing type, housing availability, job availability, and consumer preference.

During the period 1980 to 1990, the proportion of renter households decreased from 55.0 percent of the households to 54.3 percent in the City of Colfax. Since 1990 the percentage of renter households further decreased to 47.6 percent in 2003. This decrease in the percentage of renter households can be attributed to the growth of single-family homes built over the last 10 years, see p 45.

In comparison, Placer County has a lower proportion of renter households. For example, 54.3 percent of the Colfax households were renters in 1990, while 29.2 percent of the Placer County households were renters, a difference of 25.1 percent. In 2000, 49.0 percent of the Colfax households were renters, while 26.8 percent of the Placer County households were renters, a difference of 22.2 percent.

**TABLE 15
TENURE BY HOUSEHOLDS**

City of Colfax			Placer County	
Number	Percent		Number	Percent
1980				
206	45.0%	Owners	32,519	76.1%
251	55.0%	Renters	10,213	23.9%
1990				
250	45.7%	Owners	70,125	70.8%
297	54.3%	Renters	18,835	29.2%
2000				
313	51.0%	Owners	68,449	73.2%
301	49.0%	Renters	25,061	26.8%
2003				
380	52.4%	Owners	76,265	64.0%
345	47.6%	Renters	22,781	23.0%

Source: 1980, 1990 and 2000 US Census, Datum Populus

According to the 2000 Census, the City of Colfax median household income was lower than most of the surrounding communities. For example, in the nearby City of Auburn, the median income was \$48,999, compared to that of the City of Colfax, which was \$37,391.

**TABLE 16
MEDIAN HOUSEHOLD INCOME TRENDS - SURROUNDING AREAS - 2000**

Jurisdiction	Median Household Income
City of Colfax	\$37,391
County of Placer	\$57,535
City of Auburn	\$48,999
City of Rocklin	\$64,737
City of Grass Valley	\$28,182

Source: 2000 Census

Generally, the proportion of households in the City of Colfax with incomes less than \$25,000 has decreased significantly since 1990, while the proportion of households with incomes greater than \$35,000 have been increasing. For example, households with incomes less than \$25,000 decreased from 53.9 percent in 1990 to a current estimate of 30.4 percent in 2003. Conversely, households with incomes between \$35,000 and \$99,999 increased from 29.5 percent to 47.4 percent over that same time period.

TABLE 17
HOUSEHOLDS BY INCOME - CITY OF COLFAX

Income Ranges	1990		2000		2003	
	Number	Percent	Number	Percent	Number	Percent
Less Than \$10,000	110	19.5%	82	13.3%	95	13.1%
\$10,000-\$14,999	70	12.4%	33	5.4%	38	5.3%
\$15,000-\$24,999	125	22.1%	74	12.1%	87	12.0%
\$25,000-\$34,999	87	15.4%	96	15.6%	113	15.6%
\$35,000-\$49,999	93	16.5%	128	20.9%	152	21.0%
\$50,000-\$74,999	54	9.6%	125	20.3%	149	20.5%
\$75,000-\$99,999	19	3.4%	36	5.8%	43	5.9%
\$100,000+	6	1.1%	41	6.6%	49	6.7%
Total	564	100.0%	614	100.0%	725	100.0%

Source: 1980, 1990 and 2000 Census, Datum Populus

The Department of Housing and Community Development (HCD) estimates area median incomes (AMI) for all counties in the State annually. In turn, this AMI are utilized in many housing programs, such as CDBG, HOME and LIHTC. Of particular note, the 2003 Placer County AMI was \$59,800.

In addition to estimated annual income, U.S. Department of Housing and Urban Development HUD has established standard income groups. They are defined as: (1) Very Low Income, which are households earning less than 50 percent of the AMI; (2) Low Income, for households earning between 50 percent and 80 percent of the AMI; (3) Moderate Income, for households earning between 80 percent and 120 percent of the AMI, and (4) Above Moderate Income are households earning over 120 percent of the AMI. Generally, these categories are used to determine household eligibility for federal, and local programs.

Based on the 2003 Placer County AMI and household income tables, the proportion of households in the Very Low and Low Income groups is greater than those in the Moderate and Above Moderate categories. For example, approximately 63.9 percent of Colfax households make less than 80 percent of the State designated Placer County Area Median Income, which translates to 463 households. In comparison, 36.1 percent of households are in the Moderate and Above Moderate categories.

TABLE 18
HOUSEHOLDS BY 2003 INCOME CATEGORIES - CITY OF COLFAX
2003 Area Median Income: \$59,800

Income Category	Income Range	Number	Percent
Very Low	Less than \$29,900	275	38.0%
Low	\$29,900 - \$47,850	188	25.9%
Moderate	\$47,850 - \$71,750	151	20.8%
Above Moderate	Greater than \$71,750	111	15.3%

Source: Estimated number of 2003 households by income applied to State Income Limits

2.1.d. OVERPAYMENT

Generally, overpayment for housing considers the total shelter cost for a household compared to their ability to pay. Overpayment is an important measure of the affordability within the City of Colfax. Specifically, overpayment is defined as monthly shelter costs in excess of 30 percent of a household's income. According to the Census, shelter cost is the monthly owner costs (mortgages, deeds of trust, contracts to purchase or similar debts on the property and taxes, insurance on the property and utilities) or the gross rent (contract rent plus the estimated average monthly cost of utilities).

A total of 210 households, which is just under 34.8 percent of all households, in the City of Colfax, pay in excess of 30 percent of their income for shelter. Owners had a lower percentage of households who overpay with 32.9 percent, while 36.6 percent of renters overpay. The overpayment situation is particularly critical for renters with annual incomes less than \$34,999 where 107 households (36.3 percent) are cost burdened.

TABLE 19
HOUSEHOLDS BY INCOME BY OVERPAYMENT (2000)

Income Range	Renters		Owners		Percent of all Households in income category
	Number of Households Over paying	Percent of All Renter Households	Number of Households Over paying	Percent of All Owner Households	
Less than \$10,000	35	11.3%	15	5.1%	57.5%
\$10,000-\$19,999	32	10.4%	5	1.7%	52.9%
\$20,000-\$34,999	40	12.9%	36	12.2%	56.3%
\$35,000-\$49,999	6	1.9%	27	9.2%	26.4%
Greater than \$50,000	0	0.0%	14	4.7%	7.5%
TOTAL	113	36.6%	97	32.9%	34.8%

Source: 2000 Census

2.1.e. HOUSING UNITS

In 2000, Colfax had a total of 636 housing units. Of these units, 313 were owner occupied and 301 were renter occupied. A total of 63.5 percent of total households resided in single-family dwellings in 2000.

**TABLE 20
OWNER/RENTER RATIOS BY HOUSING TYPE- 2000**

Units in Structure	Owner Occupied	Percent Owner	Renter Occupied	Percent Renter	Vacant Units	Total Units
1, Detached	295	94.2%	95	23.3%	22	412
1, Attached	3	9.6%	12	4.0%	0	15
2	2	6.4%	34	11.3%	0	36
3 or 4	3	9.6%	70	23.3%	0	73
5 to 9	0	0.0%	10	11.6%	0	10
10 to 19	0	0.0%	0	0.0%	0	0
20 to 49	0	0.0%	0	0.0%	0	0
50 or more	0	0.0%	67	22.3%	0	67
Mobile home	10	3.2%	13	4.2%	0	23
Total	313	100.0%	301	100.0%	22	636

Source: 2000 Census, Colfax Building Permit records

2.1.f. SPECIAL NEEDS

As noted in Government Code Section 65583 (a)(6), within the overall housing needs assessments there are segments of the population that require special consideration. These are generally people who are low income and have less access to housing choices. These special housing needs groups include the elderly, disabled, single parent households, large families, farm workers, and homeless.

2.1.f (1) Elderly

Many elderly households live in housing that costs too much or live in housing that does not accommodate specific needs for assistance. Due to various circumstances, an elderly household may have difficulties staying in their home community or near family. The purpose of this section is to determine the housing needs for all characteristics of the elderly community, defined as persons over the age of 65 years.

As the population of seniors in the City increases, so do their collective needs. Traditionally, the senior population has only represented a small proportion of the overall population of the City. In 1980, there were 232 seniors in Colfax, which represented 23.6 percent of the total population in the City. Between 1980 and 1990, the senior population decreased by 0.4 percent annually. By 2000, the senior population had increased by 13.5 percent to 253. Currently, the senior population is estimated at 263 persons, which equates to 15.3 percent of the total population.

TABLE 21
SENIOR POPULATION TRENDS (65+)

Year	Number	Change	% Change	Annual % Change
1980	232			
1990	223	-9	-3.9%	-0.4%
2000	253	30	13.5%	1.4%
2003	263	10	3.9%	1.3%

Source: 1980, 1990, and 2000 Census, Datum Populus

Senior households comprise a moderate proportion of the total households within the City of Colfax. In the 2000 Census there were an estimated 166 senior households in the City, constituting 27.0 percent of the total City households. Comparatively, 31.8 percent of the City's households were seniors in 1990. Currently, there are an estimated 172 senior households estimated in the City of Colfax.

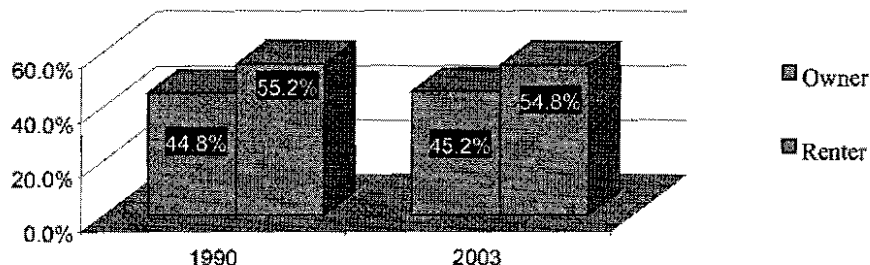
TABLE 22
SENIOR HOUSEHOLD TRENDS (65+)

Year	Number	Change	% Change	Annual % Change
1980	179			
1990	174	-5	-2.8%	-0.3%
2000	166	-8	-4.6%	-0.5%
2003	172	6	3.6%	1.2%

Source: 1980, 1990, and 2000 Census, Datum Populus

In 1990, 55.2 percent of the senior households in Colfax were renters. Change in the proportion of senior renters is dependent on the quantity of housing options and the propensity to convert from ownership. In 2003, the proportion of the City's senior renters actually decreased by 0.4 percent to 54.8 percent. This demonstrates a slight rise in homeownership rates among seniors.

CHART 4
SENIOR HOUSEHOLDS BY TENURE (1990- 2003)



Source: 1990 Census, and Datum Populous

TABLE 23
SENIOR HOUSEHOLDS BY HOUSING TYPE, 2003

Unit Type	Senior Owner		Senior Renter	
	Number	Percent	Number	Percent
Single Family	76	96.9%	16	17.0%
2-5 Units	0	0%	8	8.5%
5+ Units	0	0%	68	72.4%
Mobile Home	2	3.1%	2	2.1%
TOTALS	78	100.0%	94	100.0%

Source: 2000 Census, Datum Populous

In 1990, 64.8 percent of all senior citizen households had incomes below \$15,000. By 2003, this percent has significantly decreased to 30.3 percent. The greatest gains were in the upper incomes. In 1990 there were 6 senior households with annual incomes over \$50,000. By 2003, 19.1 percent, or 33 senior households, had incomes over \$50,000 a year.

TABLE 24
SENIOR HOUSEHOLDS BY INCOME (2003)

Income Ranges	1990		2003	
	Number	Percent	Number	Percent
Less Than \$10,000	89	50.9%	40	23.3%
\$10,000-\$14,999	24	13.9%	12	7.0%
\$15,000-\$24,999	35	20.2%	34	19.8%
\$25,000-\$34,999	10	5.8%	30	17.4%
\$35,000-\$49,999	10	5.8%	23	13.4%
\$50,000-\$74,999	3	1.7%	24	13.9%
\$75,000-\$99,999	0	0%	6	3.5%
\$100,000+	3	1.7%	3	1.7%
Total	174	100.0%	172	100.0%

Source: 2000 Census and Datum Populous

Eligibility for federal programs is based on the median income of the county or statistical area in which the project or program is located. In this case, eligibility is based on the 2003 State Income Limits for Placer County of \$47,850 for a two-person household. Using that as the basis, 15.0 percent of senior households in the City of Colfax are considered above moderate income, 28.1 moderate income, and 70.4 percent are in the low and very low income groups.

TABLE 25
SENIOR HOUSEHOLDS BY INCOME CATEGORY-2003

Income Category	Income	Proportion of Senior Households in Colfax
Very Low	Less than \$23,900	47.9%
Low	\$23,900 - \$38,250	22.5%
Moderate	\$38,250 - \$57,400	14.6%
Above Moderate	Greater than \$57,400	15.0%

Source: 2003 HCD State Income Limits

In Colfax, 21.9 percent of senior households, or 36 households, are paying more than 35 percent of their income toward shelter. These senior households are cost burdened and would benefit from publicly assisted housing or other types of public assistance.

TABLE 26
SENIOR HOUSEHOLDS BY SHELTER PAYMENT (2000)

Percent of Income for Shelter	Number	Percent
Less Than 20%	68	41.0%
20 to 24%	13	7.9%
25 to 29%	39	23.2%
30 to 34%	10	6.0%
Greater Than 35%	36	21.9%
TOTAL	166	100.0%

Source: 2000 Census

According to the 2000 Census, 49.4 percent of the senior population has a disability, the majority of these having a physical disability. Only 12.3 percent of seniors had a self-care disability.

TABLE 27
SENIORS BY LIMITATION TYPE (2000)

Senior Limitation Type	Number	Percent of Total Senior Population
Sensory	68	26.9%
Physical	84	33.2%
Mental	27	10.7%
Self Care	31	12.3%
Going Outside the Home	64	25.3%
Total Seniors with Disabilities	125	49.4%

Source: 2000 Census Note: numbers are mutually exclusive

There are several types of services and facilities available for senior citizens within the City, including:

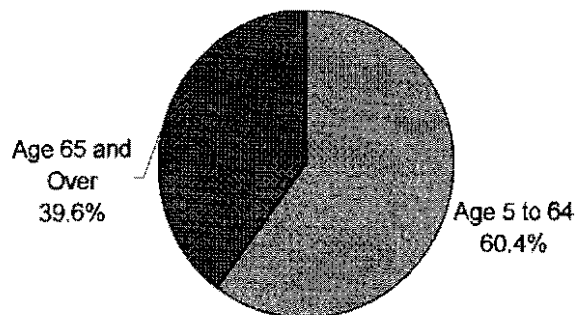
- ❑ Senior Housing: Currently, there is one Senior Complex, Canyon View Apartments, within the City. This complex is a 67 unit low-income project, currently has a 4-year waiting list.
- ❑ Activities: A community center is operated by non-profit Sierra Vista organization. The center offers activities such as exercise classes, art classes, and bingo. In addition, lunches are offered two days a week through Placer County at the United Methodist Church. All other senior activities are operated through the local churches and community based organizations such as the Women's Auxiliary.
- ❑ Transportation: The County of Placer operates a fixed route and dial-a-ride bus system; both systems offer significant fare reductions for seniors and disabled residents.

2.1.f (2) Disabled Persons

Three types of disabled persons are considered as having special housing needs: Physically, Mentally, and Developmentally Disabled. Each type is unique and requires specific attention in terms of access to housing, employment, social services, medical services and accessibility within housing.

In 2000, a total of 316 persons in the City had some type of disability. Of these, 60.4 percent or 191 persons were between the ages of five (5) and 64 and the remaining 125 were 65 years of age or older.

**CHART 5
DISABLED PERSONS BY AGE (2000)**



According to the 2000 Census, 43.7 percent of persons 16 to 64 years of age with a disability were employed. This is below the overall employment rate of 81.6 percent. With no means to support daily living, those disabled persons who are not employed may be in need of housing assistance.

**TABLE 28
DISABLED PERSONS BY EMPLOYMENT STATUS (2000)**

Work Disability Status	16-64 years	
	Number	Percent
Not Employed	89	56.3%
Employed	69	43.7%
TOTAL	158	100.0%

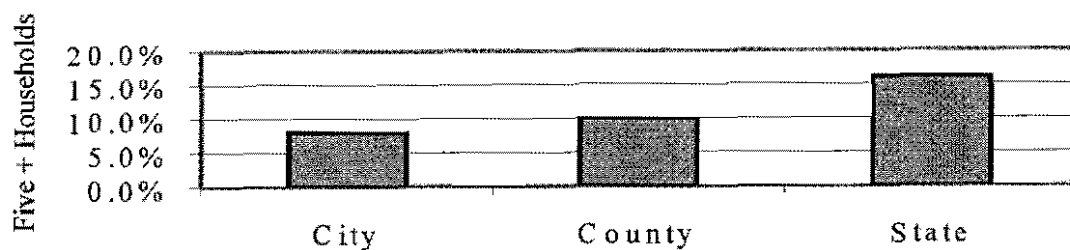
Source: 2000 Census

2.1.f (3) Large Families

For the purposes of this section, a large family is defined as a household consisting of five or more persons. In some cases, the needs of larger families are not targeted in the housing market, especially in the multifamily market. This sub-section explores the availability of larger housing units in Colfax.

In the 2000 Census, 7.9 percent or 49 of the households in the City of Colfax consisted of five or more persons. At the same time, the County had 9.9 percent and the State had 16.0 percent.

**CHART 6
LARGE FAMILY COMPARISON (2000)**



Source: 2000 Census

According to the 2000 Census, a majority of the City's housing stock is comprised of two, and three bedroom units, which is considered more marketable in the housing market. For example, 66.3 percent of the renter housing units and 85.7 percent of the owner housing units were either two or three bedroom units.

**TABLE 29
HOUSEHOLDS BY TENURE BY BEDROOM TYPE (2000)**

Bedroom Type	Owner Households		Renter Households	
	Number	Percent	Number	Percent
0 BR	0	0.0%	8	2.6%
1 BR	10	3.1%	87	28.8%
2 BR	108	34.5%	163	54.0%
3 BR	160	51.2%	37	12.3%
4 BR	25	8.1%	7	2.3%
5+ BR	10	3.1%	0	0.0%
TOTAL	313	100.0%	301	100.0%

Source: 2000 Census

Large households often have lower incomes, which frequently results in overcrowding in smaller dwelling units and in the acceleration of unit deterioration. According to the 2000 Census, there were only 49 large households in the City and 239 housing units of three or more bedrooms. This would indicate a more than adequate number of larger housing units.

**TABLE 30
HOUSEHOLD SIZE DISTRIBUTION**

Household Size	1990			2000		
	Owner	Renter	Percent	Owner	Renter	Percent
1 Person	47	126	31.6%	66	107	28.2%
2 Persons	113	63	32.2%	132	79	34.4%
3 Persons	35	48	15.2%	43	59	16.6%
4 Persons	33	32	11.9%	45	34	12.9%
5 Persons	18	19	6.8%	15	14	4.7%
6 Persons	4	0	0.7%	8	4	1.9%
7 + Persons	0	9	1.6%	4	4	1.3%
Total	250	297	100.0%	313	301	100.0%

Source: 1990 and 2000 Census

2.1.f (4) Farmworkers

Estimating farmworkers and those households associated with farm work within the State is extremely difficult. Generally, farmworker population contains two segments of farmworkers: permanent and migratory (seasonal). The permanent population consists of farmworkers who have settled in the region and maintain local residence and who are employed most of the year. The migratory farmworker population consists of those who typically migrate to the region during seasonal periods in search of farm labor employment. Traditional sources of population estimates, including the 2000 Census, have tended to significantly underestimate farmworker population. Moreover, different employment estimation techniques result in diverse estimates of local agricultural employment. Nonetheless, a range of estimates of farmworkers in the State can be derived. Further, by applying assumptions derived from surveys specifically targeted to farmworkers, an aggregate population (both workers and households) can be estimated. These estimates indicate that average annual employment of farmworkers in California is about 350,000, with peak period employment of about 450,000 within the State. This employment demand is filled by between 650,000 and

850,000 farmworkers within the State. Total population (including family members) associated with these workers is between 900,000 and 1.35 million persons.

According to the 2000 Census, there were only 2 persons employed in the farming, fishing and forestry occupations in the City of Colfax, which is a decrease of 19 persons since the 1990 Census.

**TABLE 31
FARMWORKERS - CITY OF COLFAX**

	1990		2000	
	Number	Percent Total Employment	Number	Percent of Total Employment
Farming, Fishing and Forestry	21	3.8%	2	0.3%

Source: 1990 and 2000 Census

The City of Colfax welcomes the development of farmworker housing in any zone that permits the type of housing being built (i.e., multifamily or single family) without any special conditions. Farmworker housing can be developed in land zoned for multifamily use. Because the percent of the City's farmworker population is small, the housing needs of this group are addressed through its standard affordable housing strategies.

2.1.f (5) Single-parent Households

Single-parent households have special housing needs such as reasonable day care, health care, and affordable housing. The most significant portion of this group is the female-headed household. Female-headed households with children often have lower incomes, limiting their access to available housing. Many housing experts believe these households are especially at risk of housing cost burden or homelessness.

The 2000 Census counted 419 family households with children 18 years old and under in the City of Colfax. Of these households, 52, or 8.4 percent, are headed by single females.

TABLE 32
HOUSEHOLD TYPE AND PRESENCE OF CHILDREN
18 YEARS OLD AND UNDER - CITY OF COLFAX - 2000

Household Type	Number*	Percent
Family Households	419	68.3%
With Children Under 18 Years Old	139	22.7%
With No Children	136	22.0%
Female Householder With Children*	52	8.4%
Female Householder With No Children*	42	6.8%
Male Householder With Children*	28	4.5%
Male Householder With No Children*	25	4.0%
Non-family Households	195	31.7%
TOTAL	614	

Source: 2000 Census * No spouse present

Note: Number of households is mutually exclusive.

Approximately 8.5 percent of the total family households in the City of Colfax were below the 2000 Census poverty level. Of these, 58.3 percent (21 households) were female-headed households. All female-headed households below the 2000 Census poverty level had children under 18 years old.

TABLE 33
HOUSEHOLDS BY POVERTY LEVEL
CITY OF COLFAX - 2000

Family Households	Number	Percent
Total Families with Income in 1999 below Poverty Level	36	8.5%
Total Family Households	425	
Female Householder in 1999 below Poverty Level	21	18.3%
Female Single Parent Households with Children Under 18 years in 1999 below Poverty Level	21	18.3%
Total Female Householders	115	

Source: 2000 Census

2.1.f (6) Homeless Persons (Persons in Need of Emergency Shelter)

Homelessness continues as a regional and national issue. Factors contributing to the rise in homelessness include the general lack of housing affordable to lower income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidies to the poor, alcohol and substance abuses, and the de-institutionalization of the mentally ill. Homeless people, victims of abuse, and other individuals require housing that are being met by the traditional housing stock. These people require temporary housing and assistance at little or no cost to the recipient.

Due to their transient nature, it is difficult to count the number of homeless in any one area. It should also be noted that there are generally two types of homeless - the "permanent homeless", who are the transient and most visible homeless population, and the "temporary homeless", who are homeless usually due to eviction or personal crisis and may stay with friends, family, or in a shelter or motel until they can find a permanent residence.

Local churches, staff of the City, and the Colfax Police Department estimates the number of homeless persons living in Colfax to be zero to five persons depending on the season. Most homeless persons take advantage of services offered in Auburn and in Roseville, much larger cities. According to the 2002 Placer County survey, there are currently an estimated 406 persons homeless in the County.

Special needs resources/emergency shelters

Emergency shelters are not defined in specific zones, however, with a approval by the planning commission, these types of shelters would be allowed in a zone that allows quasi-public structures.

Placer County generally provides the majority of the services for the homeless. The primary methods of providing emergency shelter to homeless individuals and families in Placer County are motel voucher programs, dispersed through various divisions of Placer County Health and Human Services (HHS), and through several community-based organizations. In addition, a few organizations, such as the Sierra Foothill AIDS Foundation, Peace for Families, and the Children's Receiving Home provide emergency housing to certain segments of the homeless population.

Although the City does not have the population of homeless persons to support a full-time shelter, church-based organizations, and the Salvation Army do provide some homeless services such as referrals, meals to low income residents and a clothing closet.

2.1.g. OVERCROWDING

Overcrowding is defined by the Census as more than one person per room living in a housing unit. Generally, a room is defined as living room, dining room, kitchen, bedroom(s) and finished recreation room.

In 1990, 5.6 percent of the households in the City were considered overcrowded and by 2000 that percentage increased to 7.0 percent, or 44 overcrowded units. The situation is slightly more critical for renter households, where 8.4 percent lived in overcrowded conditions in 2000.

**TABLE 34
OVERCROWDING TRENDS (1990-2000)**

	1990		2000	
	Number	Percent	Number	Percent
Colfax	30	5.6%	44	7.0%
Placer County	2,522	3.9%	3,566	3.8%

Source: 1990 and 2000 Census

**TABLE 35
OVERCROWDING - COLFAX (2000)**

Owner Households	Household Size	Renter Households
0	1.01 - 1.50 persons	22
18	1.51 - 2.00 persons	4
0	2.01 + persons	0
18	TOTAL	26
5.6%	PERCENT	8.4%
	Grand Total 44 Households - 7.0%	

Source: 2000 Census

2.2 INVENTORY OF RESOURCES

2.2.a. EXISTING HOUSING CHARACTERISTICS

The proportion of single-family units increased significantly since 1990, while the proportion of 5+ unit-housing structures (i.e., multifamily) has decreased in the City of Colfax. For example, single-family units comprised 65.1 percent of the housing stock in 1990 and 67.2 percent in 2000. At the same time, 5+ unit-housing structures were 12.9 percent in 1990 and now represent 12.1 percent of the housing stock

TABLE 36
TOTAL HOUSING UNITS BY TYPE - CITY OF COLFAX

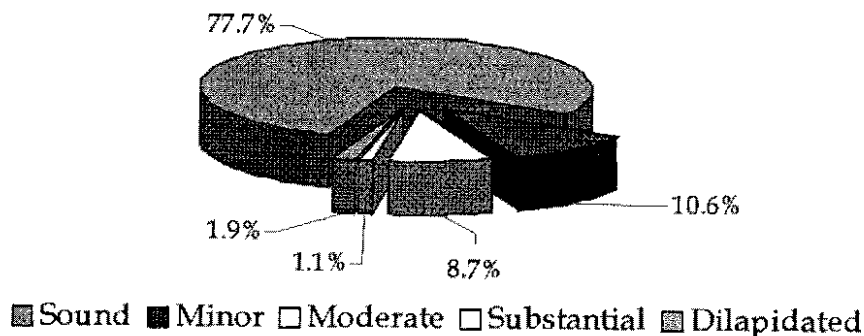
Unit Type	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Single Family	336	68.4%	404	65.1%	427	67.2%
2-5 Units	64	13.1%	102	16.4%	109	17.1%
5+ Units	80	16.3%	80	12.9%	77	12.1%
Mobile Home	11	2.2%	35	5.6%	23	3.6%
TOTALS	491	100.0%	621	100.0%	636	100.0%

Source: 1980 and 1990, and 2000 US Census

2.2.b. HOUSING CONDITIONS

In September of 2003, a citywide survey was conducted to identify general housing conditions. The condition of housing was assessed by an exterior survey of quality, condition and improvement action. The information collected during the survey is summarized in Chart 7, Housing Condition Survey. Of the 796 housing units surveyed, 20.4 percent are in need of rehabilitation.

CHART 7
HOUSING CONDITION SURVEY SUMMARY- 2003

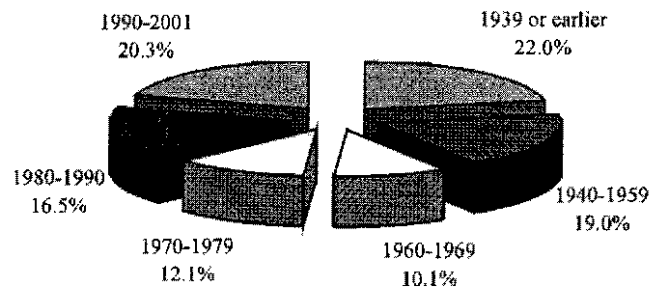


Source: Colfax Building Department

The City of Colfax takes a proactive approach toward housing conditions through its housing rehabilitation program. The existing program is oriented toward maintaining the housing stock. Colfax has used Community Development Block Grant (CDBG) funds to provide rehabilitation assistance. Over the last Housing Element period nine units were rehabilitated. The goal of the 2003-2008 period is for the rehabilitation of 15 more units.

Approximately, 20.3 percent of the total Colfax housing stock (occupied and vacant units) was built from 1990 to 2000. Another 16.5 percent of the housing stock was built between 1980 and 1990, which results in a median age of housing of 31 years.

CHART 8
HOUSING UNITS BY YEAR BUILT -CITY OF COLFAX



Source: 2000 Census

Substandard housing indices, without physical inspection, can generally be judged as overcrowding, units lacking complete plumbing, and units constructed before 1940 without diligent maintenance. In the City of Colfax, the percentage of overcrowded units is 7.0 percent. Also, 22.8 percent of the housing was built before 1940. However, these units have been well maintained to preserve the historic characteristics of the City of Colfax. No units lacked complete plumbing facilities. In Placer County, 3.8 percent of the housing units were overcrowded, while 5.2 percent were built before 1940.

TABLE 37
INDICATORS OF SUBSTANDARD HOUSING -- 2000

Indicators	Number	Percent
CITY OF COLFAX		
Overcrowded	44	7.0%
Lacking Complete Plumbing Facilities	0	0.0%
Built 1939 or Earlier	144	22.8%
PLACER COUNTY		
Overcrowded	3,566	3.8%
Lacking Complete Plumbing Facilities	353	0.4%
Built 1939 or Earlier	4886	5.2%

Source: 2000 Census

2.2.c. RESIDENTIAL CONSTRUCTION TRENDS

A total of 253 housing units were constructed in the City of Colfax since 1991. Of the new homes 43.5 percent were conventional single-family units, 17.0 percent were multifamily units, and 39.5 percent were modular or manufactured homes.

Based on the figures in Table 38, Building Permits by Year, an average of 21 new housing units are constructed each year in Colfax. Given the housing production since 2001, this average construction will be sufficient to meet the remaining Regional Housing Needs Assessment for 2003-2008.

**TABLE 38
BUILDING PERMITS BY YEAR - CITY OF COLFAX**

Year	Single Family Units	Multifamily Units	Modular	Total
1991	4	8	0	12
1992	1	0	0	1
1993	2	2	0	4
1994	1	2	0	3
1995	10	0	6	16
1996	8	0	0	8
1997	6	1	2	9
1998	11	0	17	28
1999	12	0	14	26
2000	11	2	11	24
2001	11	28	29	68
2002	20	0	20	40
2003	14	0	1	15
Total	110	43	100	253

Source: City of Colfax Building Permit records through September 2003

2.2.d. VACANCY TRENDS

Vacancy trends in housing are analyzed using a "vacancy rate" which establishes the relationship between housing supply and demand. For example, if the demand for housing is greater than the available supply, then the vacancy rate is low, and the price of housing will most likely increase. Additionally, the vacancy rate indicates whether or not the City has an adequate housing supply to provide choice and mobility. HUD standards indicate that a vacancy rate of five percent is sufficient to provide choice and mobility.

In 2000, the Census reported a vacancy rate in the City of 3.5 percent. The California State Department of Finance (DOF) Population Research Unit publishes an annual estimate of population, housing units, vacancy, and household size for all incorporated cities in the State. In 2003, the DOF estimated the vacancy rate for all housing units in Colfax was 3.42 percent. However, the DOF estimate is for all housing unit types and does not exclude seasonal, recreational, or occasional use and all other vacant. Table 48, Occupancy Status of Housing Stock, shows the characteristics of the City's vacant housing units per the 2000 Census.

**TABLE 39
OCCUPANCY STATUS OF HOUSING STOCK**

TYPE	NUMBER
Occupied	614
Vacant	22
For Rent	2
For Sale Only	9
Rented/Sold, Not Occupied	1
For Seasonal/Recreational or Occasional Use	5
For Migrant Workers	0
Other Vacant	5

Source: 2000 Census

2.2.d (1) Multifamily Vacancy

On October 10, 2003 Laurin Associates conducted a rental survey of existing rental properties within Colfax. A total of 100 multifamily units were surveyed for rent levels and vacancies. That survey found that there were a total of 4 vacancies in the City of Colfax for an overall vacancy rate of 4.0 percent. In the one subsidized apartment surveyed, there was a four year waiting list.

2.2.d (2) Single-Family Vacancy

According to the California Association of Realtors, there were a total of 62 single-family listings in the City of Colfax on October 20, 2003. The estimated vacancy rate for single-family dwellings is 13.1 percent based on a total of 472 single-family units.

2.2.e. HOUSING COSTS AND AFFORDABILITY

One of the major barriers to housing availability is the cost of housing. In order to provide housing to all economic levels in a community, a wide variety of housing opportunities at various prices should be made available. The following table describes the acceptable monthly payment for households in the four major income groups: Very Low, Low, Moderate and Above Moderate.

**TABLE 40
INCOME GROUPS BY AFFORDABILITY (2003)**

Income Group	Income Range	Ideal Monthly Payment *
Very Low	Less than \$29,900	Less Than \$747
Low	\$29,900 - \$47,850	\$748 to \$1,196
Moderate	\$47,850 - \$71,750	\$1,196 to \$1,794
Above Moderate	Greater than \$71,750	Greater Than \$1,794

Source: 2003 State Income Limits for Placer County at \$59,800; * 30% of income equal to monthly payment

2.2.e (1) Single-family Sales Units

According to local real estate agents, since 1993, the median single-family home sale price in the Colfax Area ranged from an average of \$115,000 in 1993 to a current estimate \$319,450. This means that home prices are increasing at about 17.8 percent a year. While home prices are increasing, the 2003 median sale price is still lower than the 2003 median sales price for the State of \$324,000.

2.2.e (3) Current Single Family Listings

At the time of writing, there were 62 single-family units listed for sale in Colfax Area ranging from an \$89,900 three bedroom/two bath modular home to a \$1,800,000 3 bedroom home with pool located on 3.2 Acres just outside the City Limits with a two bedroom guest house. The median sales price for these homes was \$334,250.

TABLE 41
CURRENT SALES LISTINGS FOR SINGLE FAMILY HOMES

PRICE RANGE	NUMBER OF UNITS AVAILABLE
Below \$80,000	0
\$80,000 - \$150,000	1
\$150,000 - \$200,000	3
\$200,000 - \$250,000	15
\$250,000 - \$300,000	10
\$300,000 - \$350,000	7
\$350,000 - \$400,000	6
\$400,000 - \$500,000	6
Over \$500,000	14
Total	62

Source: California Association of Realtors

2.2.e (4) Rental Units

According to the 2000 Census, the median rent was \$875 in the City of Colfax, compared to \$952 for Placer County. In the Laurin Associates Survey, conducted in October 2003, the total median rent for multifamily dwellings was \$660. Rents ranged from \$400 for a room with house privileges, to \$1,550 for a three bedroom furnished home. The average price of a one-bedroom apartment was \$676, while the average price of a two-bedroom apartment was \$845. Only one property, Canyon View Senior Apartments, was subsidized. This complex has project based Section 8 rents where tenants pay 30 percent of their income towards their rent. The market rent for these units was \$630 for a one-bedroom apartment.

2.2.e (5) Affordability

Affordability is defined as a household spending 30 percent or less of household income for shelter. Shelter is defined as gross rent or gross monthly owner costs. Gross rent is the contract rent, plus utilities. In most cases, the contract rent includes payment for water, sewer and garbage. "Gross monthly owner costs" includes mortgage payments, taxes, insurance, utilities (including gas and electric), condominium fees, and site rent for mobile homes.

As noted on page 30, 36.6 percent of renter households pay in excess of 30 percent of their income for shelter. To put this in perspective, Table 42, Affordable Rental Rates, shows the current 2003 income ranges based on the Area Median Income (AMI) of \$59,800 along with the "affordability range." For instance, a very low-income family of four can generally afford a total of \$705 a month for rent and utilities in a two-bedroom apartment. The current market rental rates are affordable to those households with low to above moderate incomes. Most low-income households could afford a studio, one-bedroom, or two-bedroom market rate unit.

**TABLE 42
AFFORDABLE RENTAL RATES**

Income Range	Maximum Affordability				
	Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Less than \$29,900	\$719	\$711	\$705	\$701	\$687
\$29,900 - \$47,850	\$1,168	\$1,160	\$1,154	\$1,148	\$1,136
\$47,850 - \$71,750	\$1,766	\$1,758	\$1,752	\$1,746	\$1,734
Greater than \$71,750	>\$1,766	>\$1,758	>\$1,752	>\$1,746	>\$1,734

Apartment utilities are \$28 for a studio, \$36 for a one-bedroom, \$42 for two-bedroom, \$48 for three-bedroom, and \$60 for four-bedroom.

While shelter costs for rental units are generally figured to be affordable at 30 percent of gross income, households are able to obtain a mortgage loan based on 35 percent of gross income. This is subject to individual credit and budgeting conditions, and those with less revolving loan-type debt can generally find financing for a more expensive home. For instance, using the income categories, very low-income households in Colfax could afford a home up to \$90,345. However, there is only one home currently available at that price.

2.2.f. AT - RISK HOUSING

California Housing Element Law requires all jurisdictions to include a study of all low-income housing units which may at some future time be lost to the affordable inventory by the expiration of some type of affordability restrictions. The law requires that the analysis and study cover a five-year and a ten-year period, coinciding with updates of the Housing Element. There are three general cases that can result in the conversion of public assisted units:

- Prepayment of HUD mortgages: Section 221(d)(3), Section 236 Section 202, and Section 811. A Section 221 (d)(3) is a privately owned project where HUD provides either below market interest rate loans or market rate loans with a subsidy to the tenants. With Section 236 assistance, HUD provides financing to the owner to reduce the costs for tenants by paying most of the interest on a market rate mortgage. Additional rental subsidy may be provided to the tenant. In 1991, capital advances replaced direct loans for the Section 202 program. These capital advances are granted to approved low-income housing developers and cover 100 percent of the approved development costs for low-income elderly residents. The major difference between the two funding processes is that the capital advance does not have to be repaid, so the project rental assistance covers only operating costs, not debt service as under Section 8. HUD provides the difference between what tenants pay in rent and what it actually costs the sponsor to operate and maintain the project. There is no debt service; capital advances are not loans.

Low-income use restrictions on Section 236(j)(1) projects are for the full 40-year mortgage term. However, owners have the option to repay the remaining mortgage at the end of the first 20 years.

FHA-insured mortgages under the Section 221(d)(3) program have no binding use restrictions. The affordability of these projects is governed by the Section 8 contracts maintained on the projects that are now approved on a year-to-year basis. Because of the uncertain future of the Section 8 program at the federal funding level, HUD considers projects assisted with Section 8 contracts at risk.

The Multifamily Assisted Housing Reform and Affordability Act of 1997 addresses expiring Section 8 contracts. It provides authority to HUD to operate a market-to-market program to (1) reduce over-subsidized Section 8 contracts, (2) restructure project financing, and (3) provide funds for rehabilitation needs. The bill also includes tax legislation to ensure that adverse tax consequences do not deter owners from participating in the program. In exchange for favorable tax treatment, owners would preserve the units at rents affordable to low and moderate income households.

In addition to instituting these changes in the Section 202 program, the National Affordable Housing Act of 1990 created a separate program, Section 811, to support

the development of housing for people with disabilities. Prior to 1990, Section 202 funds could be used to develop housing for disabled persons in addition to low-income elderly.

- ❑ Opt-outs and expirations of project-based Section 8 contracts – Section 8 is a federally funded program that provides for subsidies to the owner of a pre-qualified project for the difference between the tenant's ability to pay and the contract rent. Opt-outs occur when the owner of the project decides to cancel the contract with HUD by pre-paying the remainder of the mortgage. Usually, the likelihood of opt-outs increases as the market rents exceed the contract rents.
- ❑ Other – Expiration of the low-income use period of various financing sources, such as Low-income Housing Tax Credit (LIHTC), bond financing, density bonuses, California Housing Finance Agency (CHFA), Community Development Block Grant (CDBG) and HOME funds and redevelopment funds. Generally, bond financing properties expire according to a qualified project period or when the bonds mature. The qualified project period in bond financed multifamily properties is 15 years. Affordability covenants for density bonus units usually expire in either 10 or 30 years, depending on the level of incentives. Also, properties funded through the Redevelopment Agency generally require an affordability term of 20 years.

2.2.g INVENTORY OF AT RISK RENTAL HOUSING UNITS

The following inventory includes one government assisted rental property in the City of Colfax that may be at risk of opting out of the Section 8 program that keeps it affordable to very low senior households over the five year Housing Element Period (2003 - 2008) and for the subsequent five years (2013). Generally, the inventory consists of Housing and Urban Development (HUD), Redevelopment Agency, multifamily bonds and Density Bonus properties. Target levels include the very low-income group and the low-income group.

The California Housing Partnership Corporation lists Canyon View Senior Apartments as a project that "may" be at risk. This apartment complex is at low risk of being sold out of the affordable program. The owners have opted to renew their Section 8 in 1999 and plan to renew the contract again in 2005.

The process of opting out of affordable programs is a thorough and lengthy process that requires notices to local government and local housing authorities. Appendix B of this Housing Element lists housing non-profit organizations known to both the State and local governments as being interested in acquiring at-risk units and maintaining affordability for the life of the structure.

**TABLE 43
INVENTORY OF AT RISK ASSISTED COMPLEXES (2003)**

Project	Financing	# Assisted Units	Date	Target Group	Risk Assessment
Canyon View	Section 8	67	5/31/2005	Seniors	Low Risk
Total At Risk Units		67			

Source: HUD/California Housing Partnership Corporation Revised March 2003

2.2.h COST ANALYSIS

In order to provide a cost analysis of preserving "at-risk" units, costs must be determined for rehabilitation, new construction, or tenant-based rental assistance.

2.2.h (1) Rehabilitation. The factors used to analyze the cost to preserve the at-risk housing units include acquisition, rehabilitation, and financing costs. These figures are estimates since actual costs will depend on condition, size, location, existing financing, and the availability of financing. Local developers have provided the following information.

**TABLE 44
REHABILITATION COSTS**

Fee/Cost Type	Cost per Unit
Acquisition	\$50,000
Rehabilitation	\$22,000
Financing/Other	\$10,000
TOTAL COST PER UNIT	\$82,000

Source: CBM

2.2.h (2) New Construction/Replacement. The following cost estimates are based on estimates of apartment construction in the Colfax/Auburn Area. The actual replacement costs for any of the at-risk units will depend on many variables such as the number of units, location, density, unit sizes, on and off-site improvements, and both existing and new financing.

**TABLE 45
NEW CONSTRUCTION/REPLACEMENT COSTS**

Cost/Fee Type	Cost Per Unit
Land Acquisition	\$3,450
Construction	\$120,000
Financing/ Other	\$10,000
TOTAL PER UNIT COST	\$143,570

Source: Placer County

2.2.h (3) Tenant-based Rental Assistance. Over the last housing element period no at-risk complexes in Colfax were converted to market rate. The difficulty in estimating the per unit cost is that there are so many variables, starting with the household income of the family who will occupy the unit. Based on current condition data, it is assumed that a two person senior household with very low income earns \$23,900. Shelter affordability would be \$597 a month of which \$561 would be attributable to rent. If the complex converted to market rate, the two-bedroom unit would have an estimated rent of \$7,560 annually. This means subsidizing the household at \$69 per month, or \$828 a year. Over 20 years, which is the average affordability term, the total rental assistance would be \$16,560.

2.2.i. PRESERVATION RESOURCES

Efforts by the City to retain low-income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities need to be made aware of the future possibilities of units becoming "at-risk." Groups with whom the City has an on-going association are the logical entities for future participation.

In addition, the City of Colfax will develop procedures for monitoring and preserving at-risk units that will include:

- ❑ Monitoring the Risk Assessment report published by the California Housing Partnership Corporation (CHPC).
- ❑ Maintaining regular contact with the local HUD office regarding early warnings of possible opt-outs.
- ❑ Maintaining contact with the owners and managers of the Canyon View Apartments to determine if there are plans to opt-out in the future, and offer assistance in locating eligible buyers.
- ❑ Developing and maintaining a list of potential purchasers of at-risk units and act as a liaison between owners and eligible purchasers.
- ❑ Ensuring that the owners of the Canyon View Apartments owners are provided with applicable State and federal laws regarding notice to tenants of an owner's desire to opt-out or prepay. State law requires a 12 month notice.

2.2.j. STRATEGIES TO RETAIN AFFORDABLE UNITS

The following is a list of potential financial resources considered a part of the City's overall financial plan to deal with retaining affordable units. The number and availability of programs to assist cities and counties in increasing and improving their affordable housing stock is limited, and public funding for new projects is unpredictable. The list includes local, state and federal programs.

- ❑ HOME Program- The HOME Program was created under Title II of the Cranston-Gonzales National Affordable Housing Act enacted on November 28, 1990. The HOME Program helps to expand the supply of decent, affordable housing for low and very low-income families by providing grants to States and local governments. This money can be used to acquire property, construct new housing for rent or homeownership, rehabilitate rental or owner-occupied housing, improve sites for HOME-assisted development or demolish dilapidated housing on such sites, pay relocation costs for households displaced by HOME activities, provide financing assistance to low-income homeowners and new homebuyers for home purchase or rehabilitation, provide tenant-based rental assistance or help with security deposits to low-income renters, meet HOME program planning and administration expenses to take a more regional, collaborative approach to meeting their affordable housing needs.
 - ❑ Multifamily Housing Program (MHP): The MHP program assists in the new construction and preservation of permanent and transitional housing for lower income households. Funding is provided through the Proposition 46 Housing Programs. Eligible applicants include local public agencies, for-profit and non-profit developers and corporations, limited equity housing cooperatives, individuals, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of the applicant is a general partner.
 - ❑ Placer County Health and Human Services Department has jurisdiction within the City of Colfax and Placer County. It administers federal and state funds for its public housing projects and government assisted housing units such as Section 8 Rent Subsidy.
 - ❑ Preservation Opportunity Program will provide supplemental financing for at-risk subsidized rental developments receiving bond financing from CalHFA.
 - ❑ Preservation Interim Repositioning Program (PIRP): The purpose of this program is to preserve assisted rental housing at-risk of conversion to market rate use. Funding is being made available through the Proposition 46 Housing Programs. The State Department of Housing and Community Development (HCD) will make one short-term loan to a single non-profit entity which may then use the loan proceeds to either finance the at-risk rental units by others or directly purchase at-risk developments. If the non-profit selected by HCD elects to fund a lending program, other non-profits, for-profits, and public agencies may be eligible to apply for assistance from that entity.
-

- ❑ Community Development Block Grant (CDBG) Funds: Over the past 10 years, the City has acquired \$1,144,450 in CDBG grants. The City utilizes CDBG funds for housing rehabilitation activities, infrastructure, public facilities, and planning technical assistance grants.
- ❑ Low-income Housing Tax Credit Program (LIHTC): The LIHTC Program provides for federal and state tax credits for private and non-profit developers and investors who agree to set aside all or an established percentage of their rental units for households at 60 percent of AMI for no less than 30 years. These tax credits may also be utilized on rehabilitation projects, contributing to the preservation program.

The program begins when developers and investors apply for an allocation of tax credits from the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis each year. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.

- ❑ The Federal Home Loan System facilitates the Affordable Housing Program (AHP) and Community Investment Program (CIP) for the purposes of expanding the affordable housing supply. The San Francisco Federal Home Loan Bank District provides local service. Subsidies are awarded on a competitive basis usually in the form of low-interest loans and must be used to finance the purchase, construction, and/or rehabilitation of rental housing.
- ❑ The Urban Predevelopment Loan Program, conducted through HCD, provides the funds to pay the initial costs of preserving existing affordable housing developments for their existing tenants. Priority is given to applications with matching financing from local redevelopment agencies or federal programs.
- ❑ Preservation Financing Program, operated through CalHFA, offers tax exempt financing for the acquisition or refinancing of a project with an expiring Section 8 contract.

2.2.k. REDEVELOPMENT AGENCY

At this time the City of Colfax does not have a redevelopment agency.

2.2.1. RESIDENTIAL ZONING AND DENSITY

The housing industry always responds to market demand. In the City of Colfax, residential zoning targets all income groups. Colfax's policies and planning efforts have made it very clear that residential development of all types is welcome and supported.

2.2.1. (1) Zoning

Title 9 of the Colfax Municipal Code, the Colfax Zoning Ordinance, provides the zoning provisions for the City. The Colfax City Council adopted the zoning code in 1990 and has since been revised through City ordinances. Zoning for the City of Colfax is defined as follows:

Agricultural District (A)- The purpose of this district is to promote and preserve in appropriate areas of the City conditions favorable to agricultural use. Along with agricultural uses, single-family homes are permitted.

Residential Districts

Single Family Residential District (R-1-, R-1-5, R-1-10, R-1-15, R-1-20, R-1-40)- The purpose of this district is to provide for areas in appropriate locations where quiet, low density residential neighborhoods may be established, maintained, and protected. Single-family uses are allowed in this zone, including public and quasi-public uses.

Multifamily Residential District (R-M-1, R-M-2) - The purpose of this district is to provide for areas in appropriate locations where apartment house neighborhoods of varying degree and density may be established, maintained, and protected. Allowable uses in the category are duplex or two family dwellings, multifamily dwellings, public and quasi -public uses. Currently, single-family dwellings are also allowed in this zone. However, the zoning ordinance will be amended to better comply with the spirit of the AB 2292 which restricts downzoning of residential land.

Commercial Districts- The purpose of these districts is to provide appropriately located areas for a full range of office, retail commercial, and service commercial uses, to strengthen the City's economic bases, to minimize the impact of commercial development on residential districts, and to provide opportunities for residential development on the site of commercial development or on separate sites in certain districts. Single-family dwelling units are allowed in all zoning categories within the commercial district

Industrial Districts- The purpose of these districts is to minimize the impact industrial uses have on residential and commercial districts.

2.2.1. (2) Density

Residential growth areas and densities are among the issues and policies addressed in the General Plan. Residential densities are specified for each residential land use designation, and the General Plan provides for a wide range of residential densities. Single family detached housing densities range from 1 dwelling per acre to 4 units per net acre. Multiple family densities, including but not limited to attached, zero lot line, and apartments, range from 4 to 29 dwelling units per net acre.

Zoning districts specify minimum lot size, permitted uses, conditional uses, building height and front, rear and side yard setbacks. Zoning districts further the health, safety, and welfare of the residents. For example, setbacks in residential districts are established to ensure the adequate provision of light, air and open space for residents. In addressing the minimum lot size, the zoning districts must be consistent with the densities of the General Plan. Single-family zoning districts have minimum lot sizes ranging from 5,000 to 40,000 square feet. Residential land zoned multifamily zoning districts have a minimum lot size of 6,000 square feet. Table 46, General Plan Designation and Usable Density, defines the minimum density for each general plan designation.

The City's development standards are applicable to residential zoning districts. Development standards include, but are not limited to, building height, yard setbacks, lot area, site plan review, parking space requirements, and parkland requirements. These requirements were adopted through the public hearing process and reflect the minimum standards thought necessary for protection of the public.

When a developer proposes a housing development, state law requires that the city provide incentives for the production of low-income housing. A density bonus agreement between the developer and city is used to set forth the incentives to be offered by the city (i.e. allowing increased density over that typically allowable in the respective zoning district) and the requirements of the developer. Such an agreement requires that 25 percent of the units in the development be made available for low-income families, and that those units, whether they are for sale or rent, shall remain available for low-income persons for a period of thirty years.

**TABLE 46
GENERAL PLAN DESIGNATION AND USEABLE DENSITY**

Designation	Usable Density/Acre
Low Density Residential	1-4 Units/ Acre
Modular Home Residential	1-4 Units/ Acre
Medium Density Residential	4-10 Units/ Acre
Medium High Density Residential	10-29 Units/ Acre

Source: City of Colfax

2.2.m. NEW CONSTRUCTION NEEDS

The City of Colfax falls under the jurisdiction of the Sacramento Area Council of Governments (SACOG). SACOG uses a predominately demographic formula to allocate the regional housing needs among the incorporated cities and unincorporated county. This process results in a Regional Housing Needs Assessment (RHNA) and the number reflected in that assessment must be considered when the housing element is prepared.

Historically, COGs prepared RHNAs every five years according to a statewide schedule prepared by the State. However, during the early 1990s the State suspended funding for the development of the RHNA, and the previous report prepared by SACOG covered the period 1990 to 1996. The current RHNA for Colfax is for the 2001 through 2008 period. SACOG housing needs figures are limited to new housing construction. That number is then allocated to income groups.

2.2.m. (1) Income Group Goals

The purpose of the income group goals is to ensure that each jurisdiction within a COG attains its share of the state housing goal without any relative disproportionate distribution of household income groups. The household income groups are defined according to the HUD Median Family Income (MFI): Very-low (less than 50% of MFI), Low (50-80% of MFI), Moderate (80-120% of MFI) and Above-moderate (greater than 120% of MFI).

2.2.m. (2) Colfax RHNA

The 2001 SACOG Housing Plan determined that 5.2 percent of the households in Colfax are classified as very-low income, and an additional 12.6 percent of households have been determined to be low-income. The assessment must include an analysis of the housing need for all income groups including the 22.2 percent of households with moderate incomes and the 60.0 percent with above moderate incomes.

Construction needs are derived from SACOG population and household growth projections. The income group proportions are then applied toward the construction need, which results in a goal for the number of housing units by income group within the City of Colfax.

For the period 2001 to 2008, the City of Colfax has been given a construction need of 135 new housing units (see Table 47). The specific need by income group is depicted in the following table. Since 2001 the City of Colfax has constructed 123 units. Of these constructed units 50 were modular homes in the Mink Creek Subdivision. The sale prices of these modular homes ranged from \$90,000 - to low \$100,000 and were affordable to those in the low-income category. In 2001, the Cedars, a 28-unit rental complex of duplex and fourplex units were made available to those in the moderate-income category. As a result the City of Colfax has a current construction need of 45 units between 2003 and 2008.

TABLE 47
CONSTRUCTION NEED (2001-2008)

Income Group/Percent of Households	Construction Need	2001- Sept 2003 Construction	Current Construction Need	Typical Annual Construction Needs
Very Low - 5.2%	7	0	7	2
Low - 12.6%	17	50	0	0
Moderate - 22.2%	30	28	2	1
Above Moderate - 60.0%	81	45	36	7
TOTAL	135	123	45	10

Source: 2000 Regional Housing Allocation Plan, SACOG

2.2.n. AVAILABLE RESIDENTIAL ZONED LAND

In addressing the estimated housing needs identified in the Housing Needs Assessment section of this housing element, State law requires that this element contain "An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment...." This inventory must identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of housing types for households of all income levels.

As part of the 2003-2008 Housing Element update, an analysis of the residential development potential of vacant land in the City of Colfax was completed in September 2003. Table 51 provides a summary of available residentially zoned land throughout the City of Colfax. The City of Colfax has a current policy to implement

the provisions of AB 2292 (Dutra) and prevent the down zoning of a residential property without accommodate up zoning of a comparable property.

According to the State Department of Housing and Community Development's "Housing Resources - Q&A," - "The analysis of the relationship of suitable sites to zoning provides a means for determining the realistic number of dwelling units that could actually be constructed on those sites within the current planning period of the housing element. The analysis should also identify the zones the locality believes can accommodate its share of the regional housing needs for all income levels."

Table 48 (Vacant Residential Acreage and Units) is a listing of vacant land by zone classification along with the conservative unit capacity for this classification. A total of 156.6 acres of vacant land are currently zoned residential in the City of Colfax that will accommodate up to 591 new housing units - 546 more units than that needed to meet the City's current Regional Housing Needs Assessment of 45 new units to be built by 2008.

Within the City of Colfax, the medium high density residential district has the lowest cost of construction per unit and would therefore be most suitable for very low and low-income construction. In addition, fee costs are traditionally smaller per unit in the higher density zones. Current vacant multifamily zoned land, R-M-2, in Colfax can accommodate up to 331 multifamily units, and land zoned for R-M-1 up to 109 units. Thus, the total number of dwellings that can potentially be constructed exceeds that required by the RHNA.

It is recognized that multifamily zones will currently accommodate a maximum of 331 multifamily units at a density of 10-29 units to the acre. The City will continue to meet with the development community to ensure that this is sufficient to meet market demand, will monitor zone change requests, will monitor demand at the time of the Annual Update as required by the Governor's Office of Planning and Research (OPR), and will initiate zone changes, including annexations, as necessary to meet demand.

TABLE 48
VACANT RESIDENTIAL ACREAGE AND UNITS (ACRES)

Zoning	Low Density	Medium Density	Medium High Density	Non-Residential	Total
Acres	113.4	15.6	27.6	90.1	246.7
Units	151	109	331	NA	591

Source: September 2003 vacant land survey

TABLE 49
VACANT LAND BY PERMITTED HOUSING TYPE/ZONING

Zoning	Permitted Housing Type	Number of Acres	Density	Maximum Units Per Acre (Density Range)	Probable Unit Capacity
Single Family Residential	Single Family Dwellings, care homes, home occupations, non-profit organizations, public and quasi-public activities and related activities	131.4	1-4	454	151
Medium Density Residential	Single Family Dwellings, duplexes, two family homes, and multifamily dwellings, public and quasi-public activities.	15.6	4-10	156	109
Medium High Density Residential	Any residential use, higher density multifamily dwellings, public and quasi, public uses.	27.6	10-29	800	331
Non Residential	Commercial, Industrial uses, Public and Quasi Public activities	NA	NA	NA	NA

Source: City of Colfax

*Note: Farmworker housing are not defined in specific zones, however, with planning commission approval, these types of shelter would be allowed in the multifamily zones.

2.2.o. INFRASTRUCTURE AVAILABILITY

The City of Colfax Wastewater Treatment Plant was built in 1978. Currently, the Plant is functioning under a cease and desist order issued by the Regional Water Quality Control Board. The plant has only marginal remaining capacity and has difficulty in meeting new, more stringent, discharge requirements. The City is required to upgrade the plant to provide additional plant capacity and improve treatment type by June 14, 2006. Currently, according to the Colfax Wastewater Treatment Plant Capacity Analysis report, the Wastewater Treatment plant has sufficient capacity for a limited number of new equivalent dwelling units (EDUs). As a result, the City Council has adopted ordinance #478, which would allocate the remaining connections on a yearly basis until the plant upgrades are completed in 2006. The ordinance provides an initial 11 EDU's for the period of October 1, 2003 to September 30, 2004, of which 5 are specified for residential development. A two-member allocation subcommittee was also established to review the status of the plant and EDU absorption on a quarterly basis. Based on this review, the

Subcommittee may recommend to the Council an adjustment in the available EDUs. Given the projected annual construction need of 10 units over the next three years, the current allocation of EDUs will be sufficient to meet the City's housing goals.

During the three-year interim period, planning applications will be processed as per City guidelines. However, the lack of EDUs cannot be used as a justification to deny any project or any housing project within the City. After a project is approved, they must compete with other projects for sewer connection permits prior to construction. Because of this constraint on construction, the City will allow for approved projects to be granted a continuance until such time as EDUs become available. In addition, the City will give priority in the sewer connection pool to affordable housing development projects.

Most of the vacant land can be developed with little environmental constraints other than the sewer capacity. However, due to the topography of the City, parcels that have gradients of more than 10 percent are subject to the City's Hillside guidelines. Development in these areas are encouraged to use innovated design concepts such as clustering, split pads, and underground or below grade rooms to provide energy efficient and environmentally desirable spaces. Cluster development is when structures are built grouped close together to preserve open spaces larger than the individual yard for common recreation for the purpose of protecting and preserving natural landforms, and/or environmentally sensitive areas by maintaining open space. In these design areas the maximum number of residential dwelling units shall be as determined by environmental assessment, unless such development constraints can be shown to have been eliminated or mitigated to the satisfaction of the Planning Commission or of the City Council. This reduced density is compensated for in the land inventory (please see p 62 for more information on Hillside Development Guidelines)

The City of Colfax is served by the Placer County Water Agency. They have indicated that there is sufficient water availability to meet the needs of the Colfax Regional Housing Needs Assessment.

**TABLE 51
VACANT LAND INVENTORY**

Zone District	APN	General Plan Designation	Street	Acreage/ Square Footage
R-1-5	101-13-30	Low Density	S. Auburn St	1.3 Ac
R-1-5	006-121-06	Low Density	Pine Street	7.0 Ac
R-1-5	006-08-16	Low Density	W. Oak Street	0.32 ac
R-1-5	006-091-20	Low Density	W. Oak Street	0.13 ac
R-1-5	006-08-03	Low Density	E. Quinns Ln	0.32 ac
R-1-5	006-07-10	Low Density	Northstar	0.12 ac
R-1-5	006-104-15	Low Density	North Star	0.34 ac
R-1-5	101-132-30	Low Density	Illnoistown Rd	13.9 Acres
R-1-10	100-09-41	Low Density	Knorr Swiss	14.0 ac
R-1-10	100-10-22	Low Density	Knorr Swiss	11.0 Ac
R-1-10	100-10-16	Low Density	Knorr Swiss	5.7 ac
R-1-10	101-17-13	Low Density	Iowa Hill Rd	35.0 ac
R-1-10	100-10-17	Low Density	Knorr Swiss	9.0 ac
R-1-20	100-13-56	Low Density	Sholtz Lane	0.71
R-1-20	100-09-42	Low Density	Knorr Swiss	3.9 ac
R-1-20	100-09-39	Low Density	Knorr Swiss	3.0 ac
R-1-20	100-09-38	Low Density	Knorr Swiss	2.7 ac
R-1-20	100-10-18	Low Density	Knorr Swiss	5.0 ac
Total				113.4 Acres
Possible units based on average density of 2.25 du/ Ac				255 Units
Probable units based on construction trends and land use considerations				151 Units
R-M-1	101-132-46	Medium Density	Canyon Creek Dr	9.7 ac
R-M-1	101-08-29	Medium Density	Siems Way	2.8 ac
R-M-1	101-08-09	Medium Density	Canyon Dr	3.1ac
Total				15.6
Possible units based on maximum density of 10 du/ Ac				156 Units
Probable units based on average density (7du/ Ac) and land use considerations				109 Units
R-M-2	101-132-29	Medium High	Canyon Way	21.1ac
R-M-2	101-08-03	Medium High	Cape View	6.5 ac
Total				27.6 ac
Possible units based on maximum density of 29 du/ Ac and cluster development				800 units
Probable units based on average density (12 du/ Ac) and land use considerations				331 Units
Total Vacant Acreage =156.6				
Total possible units = 1,211			Total Probable units =591	

2.3 CONSTRAINTS, EFFORTS, AND OPPORTUNITIES

The purpose of this chapter is to analyze potential and actual governmental and non-governmental constraints on the maintenance, improvement and development of housing in the City of Colfax. A discussion of the City's efforts to remove constraints and to promote energy conservation is included.

2.3.a. GOVERNMENTAL CONSTRAINTS

2.3.a (1) State and Federal Policy

Actions or policies of governmental agencies, whether involved directly or indirectly in the housing market, can impact the ability of the development community to provide adequate housing to meet consumer demands. For example, the impact of federal monetary policies and the budgeting and funding policies of a variety of departments can either stimulate or depress various aspects of the housing industry. Local or state government compliance or the enactment of sanctions (sewer connection or growth moratoriums) for noncompliance with the federal Clean Air and Water Pollution Control Acts can impact all types of development.

State agencies and local government compliance with state statutes can complicate the development of housing. Statutes such as the California Environmental Quality Act and sections of the Government Code relating to rezoning and General Plan amendment procedures can also act to prolong the review and approval of development proposals by local governments. In many instances, compliance with these mandates establishes time constraints that cannot be altered by local governments.

Local governments exercise a number of regulatory and approval powers which directly impact residential development within their respective jurisdictional boundaries. These powers establish the location, intensity, and types of units that may or may not be developed. The City's General Plan, zoning regulations, project review and approval procedures, development and processing fees, utility infrastructure, public service capabilities, and development attitudes all play important roles in determining the cost and availability of housing opportunities in Colfax.

2.3.a (2) Land use controls

The General Plan is the primary land use control document. This policy document not only establishes the location and amount of land that will be allocated to residential development, but also establishes the intensity of development (in terms of unit densities and total number of units) that will be permitted. While nearly all components or elements of the General Plan contain goals and policies that influence residential development, it is the Land Use Element that has the most direct influence.

The City of Colfax Development Standards does not contain any unduly restrictive provisions. Building height, setbacks, lot areas, and parking requirements are generally within the range of other similar sized cities in the State.

**TABLE 51
DEVELOPMENT STANDARDS BY RESIDENTIAL ZONE**

Zone District	Bldg Height	Yard Setback			Minimum Lot Area (Square Feet)	Lot Area Per DU (Square Feet)	Parking Spaces	Open Space
		Front	Side	Rear				
R-1-5	30'	20'	6'	20'	5,000	5,000	2	NA
R-1-10	30'	20'	8'	30'	10,000	10,000	2	NA
R-1-15	30'	20'	8'	30'	15,000	15,000	2	NA
R-1-20	30'	30'	10'	40'	20,000	20,000	2	NA
R-1-40	30'	30'	15'	40'	40,000	40,000	2	NA
R-M-1	30'	20'	6'	20'	6,000	3,000	1.5/du	400/du
R-M-2	30'	20'	6'	20	6,000	1,500	1.5/du	200/du

Source: City of Colfax Zoning Ordinance

The Hillside Development Guidelines were developed to ensure the appropriate use, development, or alteration of land in hillside areas; and provide direction to encourage development, which is sensitive to the unique characteristics common to hillside properties. These standards apply to that topography which exceeds a ten percent gradient. For such projects the following must be submitted with the project proposal: A natural features map, based on photograph file mapping, field survey to establish vertical and horizontal control and site visit, a conceptual grading plan, and a slope analysis map with minimum of 3 slope profiles shall be included with the slope analysis. The Hillside Development Guidelines define grading, drainage, parking, and access standards. The goals of the standards are to:

- (a) Preserve and protect hillside areas in order to maintain the identity, image, and natural quality.
- (b) Ensure development in hillside areas is concentrated on the most level portions of the site in locations with the least environmental impact, and designed to fit the existing landforms consideration shall be given to clustered structures.

(c) Preserve significant features of the natural topography, including swales, canyons, knolls, ridgelines, and rock outcrops. Development may necessarily affect natural features by, for example, roads crossing ridgelines. Therefore, a major design criterion shall be the minimization of such impacts.

(d) Provide a safe means of ingress and egress for vehicular and pedestrian traffic to and within hillside areas, with minimum disturbance to the natural terrain.

(e) Correlate land use intensity and density of development with the steepness of terrain in order to minimize grading, removal of vegetation, land instability and fire hazards.

(f) Provide alternative approaches to conventional flat land development practices that are compatible with the natural characteristics of landforms, vegetation and scenic quality.

(g) Encourage the planning, design, and development of home sites that provide maximum safety with respect to fire hazards, exposure to geological and geotechnical hazards, drainage, erosion and sitation. Provide the best use of natural terrain and prohibit development that will create or increase fire, flood, slide, or other safety hazards.

These standards are not meant to reduce density, but to protect and preserve the natural features. Development in these areas are encouraged to use innovated design concepts such as clustering, split pads, and underground or below grade rooms to provide energy efficient and environmentally desirable spaces. Cluster development is when structures are built grouped close together to preserve open spaces larger than the individual yard for common recreation for the purpose of protecting and preserving natural landforms, and/or environmentally sensitive areas by maintaining open space. In addition the City will work with developers to create site plans that both satisfy the requirements of the Hillside Development Standards, but also maximize land use.

2.3.a (3) Local Entitlement Fees and Exactions

Part of the cost associated with developing residential units is related to the fees or other exactions required of developers to obtain project approval and the time required to conduct project review and issue land use entitlements. Critics contend that lengthy review periods increase financial and carrying costs, and that fees and exactions increase expenses. These costs are in part passed onto the prospective homebuyer in the form of higher purchase prices or rents.

A brief survey demonstrates the average cost in planning fees charged by the City of Colfax. For example, Colfax requires a fee of \$1,700 for a general plan amendment, while the City of Rocklin, Grass Valley, and Placer County fees are all greater. In Colfax, the average cost for a 20-lot subdivision would be \$4,550 with a general plan amendment and a zone change, while in Rocklin, the total cost is \$15,849. However, in Auburn the average cost would be \$4,092, \$458 less than the fee in Colfax.

TABLE 52
PLANNING APPLICATION FEES - SURROUNDING JURISDICTIONS

Jurisdiction	General Plan Amendment	Zone Change	Tentative Tract Map	Variance
City of Colfax	\$1,700	\$1,300	\$550 & \$50/Parcel	\$300-Minor \$700 Major
City of Auburn	\$1,481	\$1,323	\$748 & \$27/lot 0-25 lots \$6/ lot over 25	\$252
City of Grass Valley	\$3,100	\$965	\$2,748	\$670
City of Rocklin	\$6,831	\$5,128	\$3,890	\$579 Minor \$1,813-Major
Placer County	\$2,855	\$2,435	\$1,095/90 per lot	\$825

Source: City and County Planning Departments September 2003

Fees, land dedications, or improvements are required in most housing developments in order to provide an adequate supply of public parkland and to provide necessary infrastructure (streets, sewers, and storm drains) to support the new development. While such costs are charged to the developer, most, if not all, additional costs are passed to the ultimate product consumer in the form of higher home prices or rents.

The significance of the necessary infrastructure improvements in determining final costs varies greatly from project to project. The improvements are dependent on the amount and condition of existing infrastructure and the nature of the project. Table 54 describes the fees assessed to residential development. These fees are the same for both single family and multifamily development.

**TABLE 53
RESIDENTIAL DEVELOPMENT FEES**

Fee Description	Fee Amount
Park Fees	\$523
Traffic Fee	\$537
Public Sewer	\$4,002+ \$300 Application Fee
Fire	\$523
Public Water	\$5,719

City of Colfax 2003

The Colfax Unified School District serves the City of Colfax. This district has a school impact fee on development. This fee of \$1.23 per square foot can add significantly to the cost of development, but is consistent with the amount established by California Government Code Section 65995 et seq. Senior housing is exempt from school fees because it does not impact the demand for schools.

Compliance with numerous governmental laws or regulations can also add to the cost of housing. Requirements which relate to site coverage, parking, and open space within developments can indirectly increase costs by limiting the number of dwelling units which can occupy a given piece of land. This is especially true with larger units when the bulk of the buildings and increased parking requirements occupy a substantive share of the site. In some instances, developers must decide whether or not to build smaller units at the maximum allowable density or fewer larger units at a density less than the maximum. Either solution can have different impacts on the housing market.

Building a higher number of smaller units can reduce costs and provide additional housing opportunities for smaller households but does not accommodate the needs of larger families. Larger units can be made available to families, but because of their size and lower density, the cost of these units is higher.

Other development and construction standards can also impact housing costs. Such standards may include the incorporation of additional design treatment (architectural details or trim, special building materials, landscaping, and textured paving) to improve the appearance of the development. Other standards included in the Uniform Building Code require developers to address such issues as noise transmission and energy conservation, and can also result in higher construction costs. While some features (interior and exterior design treatments) are included by the developer as amenities to help sell the product in the competitive market, other features (i.e. those required to achieve compliance with energy conservation regulations) may actually reduce monthly living expenses. However, all these features may add to the initial sales price,

resulting in an increasingly difficult hurdle for many new homebuyers to overcome.

There is a growing concern that the prevailing wage requirements of SB 975 will adversely impact the production of low income housing in California. By increasing wage costs for builders of low income housing, prevailing wage requirements likely will reduce the number of housing units that can be produced with existing resources. The City will monitor the progress of cost analyses being undertaken by the building industry and report the impacts in the annual report.

2.3.a (4) Processing and Permit Procedures

The time required to process a project varies greatly from one project to another and is directly related to the size and complexity of the proposal and the number of actions or approvals needed to complete the process. The following chart identifies the most common steps in the entitlement process. It should be noted that each project does not necessarily have to complete each step in the process (e.g., small scale projects consistent with General Plan and zoning designations do not generally require Environmental Impact Reports, General Plan Amendments, Rezones, or Variances). Also, certain review and approval procedures may run concurrently. Since a majority of Environmental Impact Reports (EIR) are prepared in response to a General Plan Amendment request, these two actions are often processed simultaneously. Colfax also encourages the joint processing of related applications for a single project. As an example, a rezone petition may be reviewed in conjunction with the required site plan, a tentative tract map, and any necessary variances. Such procedures save time, money, and effort for both the public and private sector. However, it is important to note that processing timelines could not be made any shorter without violating State laws, particularly as they relate to public noticing, compliance with the California Environmental Quality Act, etc. In general, the total time for the approval of a project takes approximately three months.

When developers have a project proposal, the City planner meets with the developer to strategize about project design, City standards, necessary public improvements, and funding strategies (where appropriate). In addition, the City staff will assist the developer through the permit processing to ensure a rapid processing time.

In order to clarify approval procedures, timing, and fees for the entire approval and building permit process, the City has compiled a Standard Application package that is given to each developer. Included in this package is an explanation of the planning application permit process and timing, and application form were all requested action for the project in

regards to both the planning and engineering departments can be checked an environmental evaluation form, a complete checklist for the application, contact numbers, City Council and Commission meeting times and dates, and a copy of the fee schedule, where the applicant can check which planning, Engineering, and Building fees they are responsible. After this packet is received, the staff conducts a plan check, code compliance check, and environmental review. The City Staff will then make a recommendation to the Planning Commission, and all principal permitted uses, such as single family in the R-1 zone, duplexes in the R-M-1 zone and multifamily in the R-M-2 zone are approved. The Planning Commission meetings are open to the public. For new constructions local residents are notified and allowed to speak at the public hearing. The Planning Commission will take public comment into account, however, the project will be approved if found in compliance with municipal codes and ordinances. Citizens can appeal Planning Commission decisions to the City Council. While the Planning Commission approval process is not considered a constraint on the development of housing, the City will be incorporating by-right processes to comply with State laws such as residential care facilities and employee labor housing with six or fewer persons in single family zones (See Program 1-3-4) Unless, zone changes or a conditional use permit is needed, which require City Council Approval, the project can then proceed.

TABLE 54
DEVELOPMENT REVIEW AND APPROVAL PROCEDURES
CITY OF COLFAX

Action/Request	Processing Time	Comments
Environmental Impact Report (Fee: \$1,500 & consultant fees)	6 Months	Processing and review time limits controlled through CEQA. Adopted by the Planning Commission.
Negative Declaration (Fee: \$900)	3-4 weeks	Processing time can be extended if the project has a longer review and approval period. Adopted by Planning Commission
General Plan Amendment (Fee: \$1,700)	90 days	Gov. Code Section 65358 limits the number of times any element of the General Plan can be amended each calendar year. Requires a public hearing for the City Council and Planning Commission.
Zone Change (Fee: \$)	90 days	Requires a public hearing for the City Council and Planning Commission.
Tentative Parcel Map (Fee: \$550 & \$50 /parcel)	3 Months	Requires Planning Commission approval, unless there is easement, which also then requires hearing before the City Council.

TABLE 54-CONTINUED

Action/Request	Processing Time	Comments
Subdivision Map (Fee: \$1,200 & \$50/parcel)	90- 120 days	Requires a public hearing before the Planning Commission and City Council.
Variance (Fee: \$ - Major \$- Minor)	60 days	Approved by Planning Commission
Conditional Use Permits (Fee: \$500)	60 days	Requires a public hearing before the Planning Commission
Site plan review (Fee: minor- \$500, major- \$1,000)	60 days	Requires Planning Commission approval.
Appeal (\$300)	90 days	Requires City Council Hearing

Source: City of Colfax

2.3.a (5) Building Codes and Enforcement

Compliance with Building Code standards often adds to the cost of construction, but is seen as necessary to protect the health, safety and welfare of the citizens. Compliance results in greater construction costs up front but ensures that the buildings retain their structural integrity. The City of Colfax does not have any amendments to its building codes that might diminish the ability to reasonably accommodate persons with disabilities.

In May 2003, the City of Colfax adopted the 2001 Uniform Building Code (UBC), Uniform Housing Code, and the Uniform Code for the Abatement of Dangerous Buildings and has not adopted any additional amendments. New structures must conform to the standards of the UBC. When a project is plan checked, it is reviewed for minimum compliance with the 2001 California Building Codes (CBC). This includes Electrical, Plumbing, Mechanical (heating & cooling), Structural, Energy Compliance, Non-Structural (building exits, interior environment, etc.) and Disabled Access (commercial buildings). The Uniform Housing Code is not applicable to structural modifications or additions. The Uniform Code for the Abatement of Dangerous Buildings applies to all buildings, old or new. These building codes ensure structural integrity, and facilitate the City's efforts to maintain a safe housing supply. In addition, the City has adopted an Ordinance establishing demolition review and demolition permit process and procedures. The objective of this ordinance is for the preservation of historic structures and maintenance of the architectural character and integrity in accordance to the Colfax General Plan.

2.3.a (6) On- and Off-Site Improvements

For residential projects the City requires both on- and off-site improvements. These include: curb/gutter and drainage facilities, sidewalks, paved streets, landscaping and water and sewer service. Such improvements are required as a condition of the subdivision map, or if there is no required map, improvements are required as part of the building permit. These on- and off-site improvements promote the health, safety and general welfare of the public.

Curbs/gutters and drainage facilities direct storm and runoff water out of residential developments. City roadways are required to be paved. Pavement creates an all-weather roadway, facilitates roadway drainage, and reduces dust. It also produces a high speed circulation system and facilitates relatively safe traffic movement. Roadways are classified by the City according to traffic needs. They are as follows:

- Arterial - 4-6 lanes, 84 feet right-of-way
- State Highway- two lane roadway, 100 foot right-of-way.
- Minor Arterial - 2 Lanes, 50 foot right of way
- Collector - 2-4 lanes, with a 50 - foot right-of-way
- Local Street - 1lanes, 50 foot right-of-way

There is an addition right-of way along Interstate 80, maintained by Caltrans. Arterials and collectors are designated on the General Plan according to existing and projected needs. Developers are responsible for the development of roadways associated with the residential project.

Sidewalks are for movement of pedestrian traffic. Where sidewalks are available, safety of pedestrian traffic is enhanced, particularly for school-age children, the elderly and the physically impaired.

Landscaping is required for all zoning districts. Such landscaping would include, but not be limited to, shrubbery, trees, grass and decorative masonry walls. Landscaping contributes to a cooler and more aesthetic environment in the City by providing relief from developed and paved areas. All landscaping is installed by the developer and must be approved prior to occupancy of any building. Landscaping in areas that fall under the Hillside Development Guidelines require Native or naturalized plants or other plant species that blend with the landscape, fire retardant plant materials, a permanent irrigation system, and for purposes of establishing and maintaining required planting, shall be installed on all slopes.

Development of and connection to municipal water and sewer services are required as a condition of approving tract maps. Water service is necessary for a constant supply of potable water. Sewer services are necessary for the

sanitary disposal of wastewater. These off-site requirements allow for the development of much higher residential densities.

2.3. a (7) Waste Water Treatment Plant

The City of Colfax Wastewater Treatment Plant was built in 1978. Currently, the Plant is functioning under a cease and desist order issued by the Regional Water Quality Control Board. The plant has only marginal remaining capacity and has difficulty in meeting new, more stringent, discharge requirements. The City is required to upgrade the plant to provide additional plant capacity and improve treatment type by June 14, 2006. Currently, according to the Colfax Wastewater Treatment Plant Capacity Analysis report, the Wastewater Treatment plant has sufficient capacity for a limited number of new equivalent dwelling units (EDUs). As a result, the City Council has adopted ordinance #478, which would allocate the remaining connection on a yearly basis until the plant upgrades are completed in 2006. The ordinance provides an initial 11 EDU's for the period of October 1, 2003 to September 30, 2004, of which 5 are specified for residential development. A two-member allocation subcommittee was also established to review the status of the plant and EDU absorption on a quarterly basis. Based on this review, the Subcommittee may recommend to the Council an adjustment in the available EDUs. Given the projected annual construction need of 10 units over the next three years, the current allocation of EDUs will be sufficient to meet the City's housing goals.

During the three-year interim period, planning applications will be processed as per City guidelines. However, the lack of EDUs cannot be used as a justification to deny any housing project within the City. After a project is approved, they must compete with other projects for EDUs on a first-come-first-serve basis prior to construction. Because of this constraint on construction, the City will allow for approved projects to be granted a continuance until such time as sewer connections become available. In addition, the City will give priority in the sewer connection pool to affordable housing development projects.

2.3.a (8) Persons with Disabilities

Specifically, compliance with SB 520 (Article 10) is met by permitting supportive multifamily or single-family housing for the disabled in any residential zone that permits non-designated single or multifamily housing.

The City of Colfax offices are handicap accessible. Disabled applicants are treated with the same courtesy as all applicants. They are provided one-on-one assistance to complete the forms for zoning, permits, or other building applications. The City will reasonably accommodate any specific verbal or

written request for assistance. Applications for retrofit are processed over-the-counter in the same process as for improvements to any single-family home. Handicapped Accessibility is made available by contacting City Hall 24-48 hours in advance of Public Meetings. The City reconstructed the sidewalk street corners in downtown Colfax. All new sidewalk, curbs and gutters are required to comply with Title 24 standards. The Building Official and City Engineer enforce compliance of Title 24 for ADA requirements.

The City of Colfax continually reviews its ordinances, policies, and practices for compliance with fair housing laws. A recent review resulted in a broadened and revised definition of "family" to include State and Federal definitions relating to unrelated adults living together as a household unit.

All multifamily complexes are required to provide handicapped parking as per California State standards. One parking space is provided for each dwelling unit designed for people with disabilities. The City works with the developers of special needs housing and will reduce parking requirements if the applicant can demonstrate the reduction meets the needs.

The City permits group homes with six or fewer persons in any residential zone without restriction or additional permits. This allows proponents to locate these facilities in any area they can afford without additional development or permit costs. The development of group homes is, therefore, a market issue, not a jurisdictional issue.

Currently, small State-licensed group homes are permitted in multifamily and low density residential districts, large State-licensed group homes are permitted with planning commission approval. There are no regulations relating to the siting of special needs housing in relationship to distance or location to one another. The City of Colfax holds public hearings for every change or amendment to any ordinance, policy, program, procedure, funding, or other similar action. There is no public comment request for the establishment of a state-licensed group home, regardless of size.

The City will amend the zoning ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities, regardless of the number of occupants, and are deemed permitted by right in a residential zoning district, pursuant to State and federal law.

There are no special conditions for group homes that also provide services, such as counseling, if there will be six persons or less in residence, or if the larger facility is located in a commercial zone or civic center. However, if the larger facility is planned in a residential zone, the service component will become a part of the Use Permit process outlined above.

2.3.b. NON-GOVERNMENTAL CONSTRAINTS

The ability to address the underserved needs of the citizens of the City of Colfax is challenging, especially since so many of the impediments to providing services are beyond the scope of municipal governments. The responsibility for identifying, responding to, and mitigating these needs rests with the variety of agencies providing services. Funding limitations exist at all levels.

The private market influences the selling and rental prices of all types of housing. This includes existing and new dwelling units. While actions within the public sector play important parts in determining the cost of housing, the private sector affects the residential markets through such mechanisms as supply costs (e.g., land, construction, financing) and value of consumer preference.

2.3.b (1) Availability of Financing

Another constraint affecting housing costs is the cyclical nature of the housing industry. Housing production can vary widely from year to year with periods of above-average production followed by periods of below-average production. Fluctuations are common in most industries, but appear to be more dramatic in the homebuilding sector because of the susceptibility of the industry to changes in Federal fiscal and monetary policies. Colfax has a relatively stable housing market despite interest rate fluctuations. Building permits for new residential units average 21 units per year since 1991.

One of the significant components to overall housing cost is financing. After decades of slight fluctuations in the prime rate, the 1980's saw a rise in interest rates, which peaked at approximately 18.8 percent in 1982. As the decade closed and the economy weakened, the prevailing interest rate was around 10 percent. The decade of the 1990's has seen interest rates drop dramatically, fluctuating between six and eight percent. Through 2002, the rates on a 30-year fixed rate mortgage have varied between just below six percent and eight percent. For the first time since the 1960's, some mortgage rates have fallen below six percent.

According to data in Table 41, the current average sales price for a single family home sold in Colfax is \$319,450. Assuming a 10 percent down payment, and a 30-year fixed rate mortgage, the Principal-Interest-Taxes-Insurance (PITI) payment can be estimated between \$2,015 for a six percent interest rate and \$3,019 for an 11 percent interest rate. These monthly payments are affordable for households with incomes between \$80,600 and \$120,760. In 2003, an estimated 2.9 percent of the Colfax households have incomes of \$120,760 or greater, so about 3 percent of the households can afford the typical single-family home despite fluctuations in the interest rate.

**TABLE 55
AFFORDABLE HOUSING COST**

Interest Rate	Selling Price	Net Monthly Payment*	Income Required **
6.00%	\$319,450	\$2,015	\$80,600
7.00%	\$319,450	\$2,203	\$88,120
8.00%	\$319,450	\$2,400	\$96,000
9.00%	\$319,450	\$2,604	\$104,160
10.00%	\$319,450	\$2,814	\$112,560
11.00%	\$319,450	\$3,019	\$120,760

* Assumes a 10 percent down payment and Taxes and Insurance at \$291 per month. ** Assumes 30 percent of income towards net monthly payment.

2.3.b (2) Cost of Land

The cost of raw, developable land has a direct impact on the cost of a new home and is, therefore, a potential non-governmental constraint. The higher the raw land costs, the higher the price of a new home. Normally, developers will seek to obtain City approvals for the largest number of lots obtainable on a given parcel of raw land. This allows the developer to spread the costs for off-site improvements (e.g., streets, water lines, etc.) over the maximum number of lots. Currently, residentially zoned land ready for development sells for \$50,000 per acre.

As the availability of vacant residential land becomes scarcer over time, the cost of vacant land will increase in the City of Colfax. However, with the amount of currently vacant residentially zoned land, it will be several years before availability adversely affects land costs. As a general rule, if the land cost in the City of Colfax remains within 35 percent of the total cost of construction, then the availability of land should not pose a significant constraint on the development of housing for all income groups.

2.3.b (3) Cost of Construction

The costs of labor and materials have a direct impact on the price of housing and are the main components of housing cost. Residential construction costs vary greatly depending upon the quality, size, and the materials being used. In 2003, construction costs are on average \$56.60 per square foot for single family units.

Product design and consumer expectations also influence the types and styles of units being constructed. Today's new homes are quite different than those produced during the 1960's. Numerous interior and exterior design features

(e.g. larger master bedroom suites, microwave ovens, trash compactors, dishwashers, wet bars, decorative roofing materials, exterior trim, and architectural style) make it difficult to make direct comparisons in costs over the years. In a highly competitive market, many consumers consider these "extra touches" as necessities when buying a new home. While the basic shelter or "no frills" house has met with varying degrees of consumer acceptance, the high costs of homeownership may lead to a return to less complicated designs.

A significant constraint to many families is the specific design features (lack of recreational facilities or unit size and design) in individual projects that are not suited for children. In addition, design features such as stairs, hallways, doorways, counters, and plumbing facilities may restrict access to handicapped persons.

2.3.c. CONSTRAINT REMOVAL EFFORTS

The City of Colfax has instituted actions aimed at reducing the impact of the public sector role in housing costs. For example, the City of Colfax has implemented processing policies that allow for concurrent review of related applications for a single project that reduce overall time and costs. In addition, most planning projects require the sole approval Planning Commission, which allows for a faster processing time.

To mitigate any constraints Hillside development standards may impose on potential development, the City will work with developers to create site plans that both satisfy the requirements of the Hillside Development Standards, but also maximize land use.

The City provides cost reductions to developers through its adopted Density Bonus Ordinance when low and very-low income housing units are proposed. Further cost reductions occur in the form of increased densities and concessions such as flexibility in site development standards and zoning code requirements, and/or accelerated plan check.

Finally, because of the constraint on construction due to diminished sewer capacity, the City will allow for approved projects to be granted a continuance until such time as sewer connections become available. In addition, the City will give priority in the sewer connection pool to low-income housing development projects.

2.3.d. OPPORTUNITIES FOR ENERGY CONSERVATION

Two basic and interrelated approaches to creating energy conservation opportunities in residences are conservation and development.

2.3.d (1) Conservation

Conservation can be accomplished by reducing the use of energy-consuming items, or by physically modifying existing structures and land uses. The California Energy Commission first adopted energy conservation standards for new construction in 1978. These standards, contained in Title 24 of the California Administrative Code, contain specifications relating to insulation, glazing, heating and cooling systems, water heaters, swimming pool heaters, and several other items. Specific design provisions differ throughout the State depending upon local temperature conditions. Because of the warm climate, some of the insulation and heating standards are significantly less stringent in Colfax.

The California Energy Commission revised the standards for new residential buildings in 1981. These "second generation" standards were then delayed until 1983 when AB 163 was passed which provided options for complying with the standards.

Although the energy regulations establish a uniform standard of energy efficiency, they do not ensure that all available conservation features are incorporated into building design. Additional measures may further reduce heating, cooling, and lighting loads, and overall energy consumption. While it is not suggested that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24. Title 24 energy requirements are consistently reviewed in all building applications processed in the City.

2.3.d (2) Development

Approximately 36.8 percent of the City's housing stock has been built since 1980 and most of these units benefit from Title 24 and other energy conservation measures. Some conservation opportunities will come from remodeling existing residences. Major opportunities for residential energy conservation include insulation and weatherproofing, landscaping, and maximizing orientation and lowering appliance consumption. With the energy crisis of 2001, many new residential structures are incorporating energy conservation equipment and design, as well as technological advances (such as automatic timers to control air conditioning, lighting, etc.) to help reduce energy dependence.

Pacific Gas and Electric (PG&E) provides gas and electric service to Colfax residents. This company offers a variety of energy conservation programs and information services that are available to residents. In addition Domestic Water is furnished to the area by PCWA. PCWA has provided water conservation devices to help retrofit older homes and facilities.

Pacific Gas and Electric Rebates:

- **Weatherization:** If homes and apartments are not sealed tightly, energy used for heating and cooling can be wasted. Weatherization helps to decrease energy costs and increase comfort. Weatherization services may include attic insulation, weather stripping and caulking around areas where air leakage occurs, exhaust fan dampers, air duct repair, water heater blankets, and low-flow showerheads. Approved low income residents may be eligible for free weatherization services.
- **Home Improvements:** High-performance windows can help reduce energy costs, condensation and color fading due to sunlight, and increase the comfort of the home. Customers of PG&E can receive a rebate of \$0.50 per square foot of high-performance dual-paned replacement windows purchased and installed in the home. In addition, qualified costumers can receive a rebate of \$0.15 per square foot by purchasing and installing attic or wall insulation for the home.
- **Home Appliance Rebate Program:** PG&E is offering rebates on the purchase of Energy Star® home appliances. Customers of PG&E are eligible for rebates on cooling systems of \$20-\$425, depending on the needed appliance, heating systems rebates of \$100- \$500 and appliance rebates of \$50-\$75.
- **California 20/20 Program:** If PG&E costumers reduce their electricity use by 20 percent, they receive a credit equal to 20 percent of their summer electric bills from the Department of Water Resources under California 20/20 Rebate Program
- **PG&E Company's Multi-Family Program** is for property owners and managers of existing residential dwellings or mobile home parks that contain five or more units. The program encourages the installation of qualifying energy efficient products in individual tenant units, and for common areas of residential apartments, mobile home parks and condominium complexes.

Section 3.0

ISSUES, TRENDS, AND QUANTIFIED OBJECTIVES

The purpose of this chapter is to assess state, regional, and local housing issues, in order to provide a foundation for the City of Colfax's Housing Program.

3.1 - STATE ISSUES AND POLICIES

In 1980, the State of California amended the Government Code by adding Article 10.6 regarding Housing Elements. By enacting this statute, the legislature found that "the availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order. The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels. Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community..."

A May 22, 2000 update to the Statewide (1996-2000) Housing Plan indicates that California may have to accommodate 45 million people by 2020. To meet the enormous needs for housing and other services, the State will have to use all the resources at its disposal.

The five-year housing strategy is intended for the utilization of federal resources toward housing needs in the state. Three broad objectives are identified for the use of federal funds:

- ☐ Meeting low-income renters needs.
- ☐ Meeting low-income homeowners needs.
- ☐ Meeting the needs of homeless persons and households requiring supportive services.

Within the five year strategy is a sub-list of strategies that are intended to address housing as a statewide concern:

- ☐ Development of New Housing (assisting local governments in preparing and implementing housing elements of their general plan, expedited permit processing for affordable housing, funding resources, and fostering partnerships between housing providers).
- ☐ Preservation of Existing Housing and Neighborhoods (rehabilitation of existing homes, code enforcement, preserving government-assisted housing projects, and mobile home ownership).

- ❑ Reduction of Housing Costs (development on surplus and under-utilized land, self-help construction and rehabilitation programs, tax-exempt bonds for development and rehabilitation, financing and modular homes, eliminating duplicative environmental review procedures, and revising regulations that add to the cost of housing development).
- ❑ Much higher levels of housing construction are needed to adequately house the State's population.
- ❑ High housing cost burdens are increasingly an issue for both owners and renters. The combination of upward price pressure in the housing markets and relatively tight urban housing markets has led to increasing cost burdens, particularly for low-income renter residents.
- ❑ In some portions of the State, the level of overcrowding has dramatically increased.
- ❑ A substantial portion of affordable rental housing developments statewide are at risk of conversion to market rate use.
- ❑ Significant numbers of temporary agricultural workers migrate throughout the State, facing housing challenges that impact their welfare.
- ❑ Homeless individuals and households face significant difficulties in obtaining shelter and reintegrating themselves into the broader society.

3.2. - COLFAX ISSUES AND TRENDS

The following is a summary of housing trends in Colfax.

- ❑ Over the last Housing Element period, the Colfax Housing Program was effective in meeting over 100.0 percent of the Regional Housing Needs Assessment (RHNA) goals.
- ❑ Over the last ten years, 239 new units have been constructed in the City of Colfax. Of which 100 units were affordable to the low-income category, 35 in the moderate income category, and 104 in the above-moderate income category.
- ❑ With a viable General Plan and consistent zoning, the City has provided for housing growth far beyond this housing element period. A total of 246 acres of vacant land are currently zoned residential in the City of Colfax, and will accommodate up to 591 new housing units, 546 more units than that needed to meet the City's current Regional Housing Needs Assessment of 45 additional units to be built by 2008.
- ❑ Currently, an estimated 725 households reside in the City. Over the next five years, this number is projected to increase by 44 households to 769.

- ❑ According to the 2000 Census, 34.8 percent of households were in overpayment situations. The current median sales price for a single-family home is \$319,450.
- ❑ Currently, 77.7 percent of the Colfax housing stock is in good condition, 20.4 percent is in need of some sort of rehabilitation, and only 1.9 percent was found to be dilapidated.
- ❑ Canyon View Senior Apartments is currently considered at-risk for conversion to market rate. However, the owners indicate that they will renew their Section 8 status in 2005, retaining the affordability of the units.
- ❑ The Colfax Wastewater Treatment Plant is under mandate by the California Regional Quality Control Board to update and expand the capacity of the current plant by 2006. According to the Colfax Wastewater Treatment Plant Capacity Analysis report, the Wastewater Treatment plant has sufficient capacity for a limited number new equivalent dwelling units (EDUs). As a result, the City Council has adopted ordinance #478, which would allocate the remaining connection on a yearly basis until the plant upgrades are completed in 2006. The ordinance provides an initial 11 EDU's for the period of October 1, 2003 to September 30, 2004, of which 5 are specified for residential development. A two-member allocation subcommittee was also established to review the status of the plant and EDU absorption on a quarterly basis. Based on this review, the Subcommittee may recommend to the Council an adjustment in the available EDUs. Given the projected annual construction need of 10 units over the next three years, the current allocation of EDUs will be sufficient to meet the City's housing goals.

3.3. - POLICY GOALS AND QUANTIFIED OBJECTIVES

The goals, objectives, and programs of the 1996 City of Colfax Housing Element focused on addressing site issues, and meeting the needs of the special need population. The current update continues to address the adequate site issues, the availability of federal and state housing programs and housing preservation, the identification and mitigation of constraints to affordable housing, and the identification of incentives.

The objectives in this update will be quantified to meet the RHNA for the City, as prescribed Sacramento County Council of Governments.

The City of Colfax has six broad housing priorities:

1. Assist in the development of housing opportunities and accessibility for all economic levels in the City.
2. Remove constraints that hinder the production and conservation of affordable housing projects.

3. Provide and maintain an adequate supply of sites for the development of affordable new housing.
4. Preserve, rehabilitate, and enhance existing housing and neighborhoods.
5. Ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition or size, or any other arbitrary factor.
6. Encourage and enhance intergovernmental, public, and private coordination and cooperation to achieve an adequate supply of housing for all residents of the community.
7. Over the next planning period, is the City's goal to have 57 new units, constructed, of which 17 will be designated for low and very low-income households. In addition through their rehabilitation program, to help 15 low and very low income families fix-up their homes. It is expected that 15 addition units will have some rehabilitation done through private funding. Finally the City hopes to conserve the 67-unit senior housing units for low-income housing. Through their preservation of historical building ordinance, it is the City's objective to conserve 15 single-family homes.

**TABLE 56
QUANTIFIED OBJECTIVES**

Income Group	New Construction	Rehabilitation	Conservation
Very Low	7	3	67
Low	10	12	5
Moderate	10	5	5
Above Moderate	30	10	5
TOTAL	57	30	82

SECTION 4.0

HOUSING PROGRAM

The purpose of this chapter is to formulate a housing program that will guide the City of Colfax and all of its housing stakeholders toward the preservation, improvement and development of housing for all economic levels. It is the City's intent to create a municipal climate that encourages quality, varied, affordable housing development by both the public and private sectors. The following program includes goals, objectives and programs that will form the foundation for specific activities.

4.1 - GOALS, OBJECTIVES, POLICIES AND PROGRAMS

GOAL 1: HOUSING OPPORTUNITIES AND ACCESSIBILITY

It is the Goal of the City of Colfax to concentrate its efforts to increase the availability of permanent housing for all community residents.

Objective 1-1: Seek assistance under federal, state, and other programs for eligible activities within the City that address affordable housing needs.

Policy 1-1-1: Apply to HUD and State HCD for grant funds that may be used for housing-related programs.

Program: If financially feasible, the City will establish a housing trust fund to help fund affordable rental properties in order to meet their affordable housing requirement. The City will then apply for the Local Housing Trust Fund Matching Grant Program through HCD.

Responsibility: City Manager and City Council

Timing: June 2006

Program: The City will apply for Community Development Block Grants to further develop the current Colfax rehabilitation program, which has an estimated \$100,000 in program income.

Responsibility: City Manager and City Council

Timing: 2005

Policy 1-1-2: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for federal and state financing.

Program: Prepare a *Project Information Brochure* outlining City participation and incentives, housing needs from the Housing Element (or other market source), a definition of the state and federal funding for which the City is willing to apply, and other pertinent information. Distribute the brochure to local non-profit and for profit development groups, and regional agencies.

Responsibility: City Manager and City Council

Timing: 1st Quarter 2006.

Program: Continue to offer meetings with developers of proposed projects where developers have an opportunity to meet City staff to strategize about project design, City standards, necessary public improvements, and funding strategies.

Responsibility: City Planning and Planning Commission

Timing: On-going

Program: Continue to offer the Standard Application package that is given to each developer, containing an explanation of the planning application permit process and timing, and application form were all requested action for the project in regards to both the planning and engineering departments can be checked an environmental evaluation form, a complete checklist for the application, contact numbers, City Council and Commission meeting times and dates, and a copy of the fee schedule, where the applicant can check which planning, Engineering, and Building fees they are responsible.

Responsibility: City Planning and Planning Commission

Timing: On-going

Objective 1-2: Provide home ownership opportunities whenever possible.

Policy 1-2-1: Investigate programs that would assist first time home buyers in purchasing their first home.

Program: Investigate applying for HOME funds to establish a First-Time-Home-Buyer program, which would provide down payment assistance in purchasing homes.

Responsibility: City Manager and City Council

Timing: December 2005

Program: Continue to promote the Placer County First-Time Home Buyers Program, which is available to all Placer County residents by maintaining brochures at City Hall.

Responsibility: City Manager and City Council

Timing: December 2005

Policy 1-2-2: Continue to find programs to facilitate very low-income families becoming homeowners.

Program: Consider the feasibility of an inclusionary zoning program for the development of affordable housing. Present a staff report to the Planning Commission.

Responsibility: Planning Department and Planning Commission

Timing: With revision of zoning ordinance, October 2005.

Objective 1-3: Encourage the development of housing and programs to assist special needs persons.

Policy 1-3-1: Continue to assess the need for emergency shelters.

Program: Contact homeless service providers in the City of Auburn and Placer County to determine the number of homeless persons who have been residents of Colfax. Prepare a report with recommendations for submittal to the City Council.

Responsibility: Planning Department and Planning Commission

Timing: December 2007.

Program: Actively support efforts of homeless service providers who establish short-term bed facilities for segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled. Identify potential land that can be used for a homeless or transitional shelter should one be needed.

Responsibility: Planning Department and Planning Commission

Timing: December 2007

Policy 1-3-2: Provide housing to single individuals, working poor, homeless, disabled, senior citizens, and others in need of basic, safe housing to prevent or reduce the incidence of homelessness in areas near service providers, public transportation, and service jobs.

Program: Investigate incentives and reporting procedures that can be implemented to encourage and monitor the development of housing opportunities for specialized housing needs.

Responsibility: Building Official

Timing: June 2006.

Policy: 1-3-3: Provide accessibility and mobility enhancing device grants to persons with disabilities.

Program: Amend the City's current housing rehabilitation program guidelines to include a grant to very low income disabled persons and senior citizens to improve accessibility and safety.

Responsibility: City Manager and City Council

Timing: June 2005.

Policy 1-3-4: Ensure that the City building codes, and development ordinances comply with the provisions of SB 520 (Chapter 671 of the Government Code).

Program: Revise zoning ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities, regardless of the number of occupants, are deemed permitted by right in a residential zoning district, pursuant to state and federal law.

Responsibility: Planning Department and Planning Commission

Timing: October 2004

Program: Regularly monitor the City's ordinances, codes, policies, and procedures to ensure that they comply with the "reasonable accommodation" for disabled provisions.

Responsibility: Planning Department and City Engineer

Timing: Annually.

Policy 1-3-5: Assess the need for farmworker housing in the City.

Program: Work with farm owners and labor providers to determine the number of farmworkers who may be of need housing in the area surrounding Colfax. The resulting report should address: permanent workers, seasonal resident workers, and migrant workers. In addition, should the report demonstrate a need, the City in conjunction with local developers will identify potential sites and/or provide or seek financial assistance to prospective developers of the housing for farm labor through the Joe Serna Farmworker Grant Program.

Responsibility: City Manager, Planning Department, Planning Commission, and City Council.

Timing: December 2007.

Program: Revise City's Zoning Code to ensure compliance with employee labor housing act, specifically H&S 17021.5 and 17021.6

Responsibility:: Planning Department and Planning Commission

Timing: October 2004

Objective 1-4: Assist the Placer County Health and Human Services Department to meet the growing demand for public housing units and rental assistance through the voucher programs.

Policy 1-4-1: Continue to support the efforts of the Placer County Health and Human Services Department in its administration of certificates and vouchers.

Program: Work with the Placer County Health and Human Services Department and use all the influence the City has to obtain more Housing Vouchers for the Housing Authority.

Responsibility: Placer County Health and Human Services Department, and City Manager

Timing: On-going.

GOAL 2: REMOVE CONSTRAINTS

The goal of the Housing Element is to remove constraints that hinder the construction of affordable housing.

Objective 2-1: Provide the citizens in the City of Colfax with reasonably priced housing opportunities within the financial capacity of all members of the community.

Policy 2-1-1: To preserve affordability, allow and encourage developers to "piggyback" or file concurrent applications (e.g., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements.

Program: Monitor average processing times for discretionary development permits on an annual basis.

Responsibility: Planning Department.

Timing: Annually

Program: Continue to promote a coordinated City review process among affected City departments to reduce delays and processing time.

Responsibility: All Departments.

Timing: On-going

Program: Adopt a policy stressing the importance of "flexibility" in review and processing of permit and other application processing. Establish an "in-house" group to review regulations and determine the best and most economical approaches to providing affordable housing without compromising health and safety and the purpose and intent of the City's Hillside Development Guidelines.

Responsibility: Planning Department.

Timing: December 2004

Program: Implement provisions of state law that exempt certain affordable housing projects from CEQA, if specified criteria are met.

Responsibility: Planning Department and Planning Commission

Timing: On-going

Policy 2-1-2: To preserve affordability, provide incentives (e.g.- density bonus units, fee underwriting, fee deferral, fast-tracking, etc.) to developers of residential projects who agree to provide the specified percentage of units mandated by State law at a cost affordable to Very-low and/or Low income households. In addition, propose zoning and permit processing changes to further reduce housing costs and average permit processing time.

Policy 2-1-3: Consider the impact on housing affordability of all regulations, fee changes, policies, and development projects.

Program: Review Current Planning Fees and where appropriate make changes to reflect the affordability of multifamily development.

Responsibility: Planning Department.

Timing: January 2005

Policy 2-1-4: Encourage the development of second dwelling units to provide additional affordable housing opportunities.

Program: Encourage developers to include second dwelling units as an integral part of their project and to plan for second dwelling units in the design of their projects.

Responsibility: Planning Department and Planning Commission

Timing: On-going.

Program: Consider the possibility of preparing an ordinance to implement AB 1866 regarding second units and density bonuses for moderate-income housing.

Responsibility: Planning Department and Planning Commission

Timing: December 2004.

Policy 2-1-5: Encourage developers to employ innovative or alternative construction methods to reduce housing costs and increase housing supply.

Program: Provide incentives to developers who agree to construct at least 10 percent of total units toward very low and low-income units or senior citizen affordable units.

Responsibility: Planning Department.

Timing: First quarter 2006.

Objective 2-2: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for federal and state housing programs/grants.

Policy 2-2-1: To ensure that the development community (both non-profit and for profit) is aware of the housing programs and technical assistance available from the City.

Program: Publish the City's Housing Element and updates, Annual Action Plan and respective notices.

Responsibility: City Manager

Timing: On-going.

Objective 2-3: Continue to meet the 2008 RHNA housing objectives, despite temporary constraints on construction due to limited Waste Water Treatment Capacity.

Policy 2-3-1: Mitigate for the temporary reduced capacity of the Waster Water Treatment Plant by offering proposed affordable housing projects priority in the pool of remaining sewer connections.

GOAL 3: PROVIDE AND MAINTAIN AN ADEQUATE SUPPLY OF SITES FOR THE DEVELOPMENT OF NEW AFFORDABLE HOUSING

It is the goal of the City of Colfax to provide adequate, suitable sites for residential use and development or maintenance of a range of housing that varies sufficiently in terms of cost, design, size, location, and tenure to meet the housing needs of all economic segments of the community at a level which can be supported by the infrastructure.

Objective 3-1: Provide information to for-profit and non-profit developers and other housing providers on available vacant land.

Policy 3-1-1: Monitor and update the inventory of vacant land.

Program: Update the inventory of vacant land on a quarterly basis or as projects are constructed.

Responsibility: Planning and Engineering Department

Timing: Quarterly

Program: Establish a list of non-profit developers who would be interested in developing affordable housing in the City. Send these providers a development packet including multifamily vacant land inventory, services, and housing incentives.

Responsibility: Planning Department

Timing: June 2007

Program: Annually review the housing element for consistency with the general plan as part of its general plan progress report

Responsibility: Planning Department

Timing: Annually

Objective 3-2: Continue to provide opportunities for mixed-use developments.

Policy 3-2-1: To ensure the development of housing that has, to the extent possible, a support structure of shopping, services, and jobs within easy access.

Program: Continue to encourage development of well planned and designed projects that provide for the development of compatible residential, commercial, industrial, institutional, or public uses within a single project or neighborhood.

Responsibility: Planning, Building, and Engineering Departments

Timing: On-going.

Objective 3-3: Provide a sufficient amount of zoned land to accommodate development for all housing types and income levels.

Policy 3-3-1: Monitor the amount of land zoned for all types of housing and initiate zone changes if necessary.

Program: Monitor the amount of land zoned for both single family and multifamily development and initiate zone changes to accommodate affordable housing.

Responsibility: Planning and Engineering Department.

Timing: Quarterly.

Policy 3-3-2: Preserve and protect residentially zoned sites needed to accommodate residential development consistent with the City of Colfax RHNA.

Program: Implement the minimum development densities established for each residential zoning district and prohibit development at a lower density. Encourage development at least at 15 units per acre in the RM-2 zone with incentives such as reductions and modifications to development standards as needed and ensure the Hillside Development Guidelines do not impede the ability to achieve maximum densities.

Program: Implement the provisions of AB 2292 (Dutra) and prevent the down-zoning of a residential property used to meet the RHNA without a concomitant up-zoning of a comparable property.

Responsibility: Planning Department.

Timing: Immediate and ongoing.

Program: Amend Zoning Ordinance to permit those uses in multifamily zones that are conducive to higher densities. Such uses would include, two family housing, duplexes, multifamily units, and modular homes.

Responsibility: Planning Department, Planning Commission, and City Council

Timing: With Zoning Ordinance revision, October 2004

GOAL 4: PRESERVE, REHABILITATE, AND ENHANCE EXISTING HOUSING AND NEIGHBORHOODS

It is the goal of the City of Colfax to initiate all reasonable efforts to preserve the availability of existing housing opportunities and to conserve as well as enhance the quality of existing dwelling units and residential neighborhoods.

Objective 4-1: Preserve existing neighborhoods.

Policy 4-1-1: Protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities.

Program: Continue to monitor new developments for compliance with City design standards. Revise current zoning ordinance to reflect these goals.

Responsibility: City Manager and City Council

Timing: October 2004

Policy 4-1-2: Establish code enforcement as a high priority and provide adequate funding and staffing to support code enforcement programs.

Program: Establish a part time code enforcement officer who will vigorously enforce the building and zoning codes.

Responsibility: City Manager and City Council

Timing: December 2006

Program: Apply for the Code Enforcement Grant Program (CEGP) to defer the costs of establishing a code enforcement program.

Responsibility: City Manager and City Council

Timing: December 2006

Policy 4-1-3: Promote energy conservation activities in all residential neighborhoods.

Program: Supply energy conservation awareness brochures in all public meeting places.

Responsibility: City Manager.

Timing: June of 2005

Objective 4-2: Maintain, preserve and rehabilitate the existing housing stock in the City of Colfax.

Policy 4-2-1: Provide technical and financial assistance to eligible homeowners and residential property owners to rehabilitate existing dwelling units through grants or low interest loans. To the extent possible, housing rehabilitation funds should be used first to correct health and safety code violations.

Program: Continue to make available and aggressively market CDBG single-family housing rehabilitation funds. Rehabilitate 15 units during the five-year lifespan of the Housing Element.

Responsibility: City Manager and City Council

Timing: Annually with funding cycle.

Program: Coordinate housing rehabilitation programs with code enforcement efforts and combine both targeted and citywide participation.

Responsibility: City manager

Timing: On-going

Policy 4-2-2: Provide technical and financial assistance to all eligible multifamily complex owners to rehabilitate existing dwelling units through low interest or deferred loans.

Program: Expand rehabilitation program eligibility to include rental properties.

Responsibility: City Manager

Timing: Starting with the funding cycle in 2006.

Policy 4-2-3: Closely monitor the status of at-risk properties.

Program: Continue regular contact with the owner/ operators of the Canyon View Apartments.

Program: Provide technical assistance to potential purchasers, including non-profits, developers, and tenants of affordable properties that could potentially convert to market rate.

Program: Meet with the Community Reinvestment Act Lenders Group organized by the Colfax Planning Department to discuss future housing needs and applicability of the Community Reinvestment Act.

Responsibility: City Manager, Planning Department, and City Council

Timing: Bi-annually check with owners.

GOAL 5: PROVIDE HOUSING FREE FROM DISCRIMINATION

It is the goal of the City of Colfax to ensure that all existing and future housing opportunities are open and available to all members of the community without discrimination on the basis of race, color, religion, sex, national origin or ancestry, marital status, age, household composition or size, or any other arbitrary factors.

Objective 5-1: Eliminate housing discrimination.

Policy 5-1-1: Support the letter and spirit of equal housing opportunity laws.

Program: Require that all recipients of locally administered housing assistance funds acknowledge their understanding of fair housing law and affirm their commitment to the law.

Responsibility: City Manager, City Council, and City Attorney

Timing: Immediate and ongoing.

Program: Acquire and maintain fair housing materials, including all pertinent resource, posters and information available through the Department of Fair Employment and Housing (DFEH) and Housing and Urban Development (HUD) to educate on a variety of fair housing issues. Develop information flyers and brochures that highlight (1) disability provisions of both federal and state fair housing laws and (2) familial status discrimination. Fair housing materials, brochures and flyers will be distributed at outreach events including school fairs, health fairs, and City sponsored events. Collaborate with service agencies to distribute educational materials.

Responsibility: Planning Department

Timing: Annually.

Program: Continue to refer all housing discrimination referrals to the City Planner who will work with the complainant and refer complaints to the State Fair Employment and Housing Commission.

Responsibility: Planning Department

Timing: Ongoing

GOAL 6: ENCOURAGE AND ENHANCE COORDINATION

It is the goal of the City of Colfax to coordinate local housing efforts with appropriate federal, state, regional, and local governments and/or agencies and to cooperate in the implementation of intergovernmental housing programs to ensure maximum effectiveness in solving local and regional housing problems.

Objective 6-1: Maximize coordination and cooperation among housing providers and program managers.

Policy 6-1-1: Continue to support the Placer County Health and Human Services Department to provide housing assistance to extremely low, very low, low, and moderate-income households.

Program: Maintain membership in the Housing Authority to qualify City residents for Section 8- existing housing assistance administered by the Health and Human Services Department. Provide information on the availability of County programs to qualified residents.

Responsibility: City Manager and City Council

Timing: Immediate and On-going.

Policy 6-1-2: Continue to support non-profit cooperation in the development of affordable housing

Objective 6-2: Achieve a jobs/housing balance.

Policy 6-2-1: Cooperate with large employers and major commercial and industrial developers to identify and implement programs to balance employment growth with the ability to provide housing opportunities affordable to the incomes of the newly created job opportunities and consider the effects of new employment, particularly in relation to housing demands, when new commercial or industrial development is proposed.

Program: Coordinate annual workshop with employers, members of the housing community and City officials to identify the housing needs of community.

Responsibility: City Manager, Planning Department, City Council, Planning Commission

Timing: Annually starting 2004.

TABLE 57
SUMMARY OF ADOPTED PROGRAMS FOR THE COLFAX HOUSING ELEMENT

POLICY	PROGRAM	TIMING/ RESPONS.	COMPLETION AND COMMENTS (Identify Date and Action)
1-1-1	If financially feasible, the City will establish a housing trust fund to help fund affordable rental properties in order to meet their affordable housing requirement. The City will then apply for the Local Housing Trust fund Matching Grant Program through HCD.	June 2006 CM / CC	
	The City will apply for Community Development Block Grants to further develop the current Colfax rehabilitation program, which has an estimated \$100,000 in program income.	2005 CM/CC	
1-1-2	Prepare a <i>Project Information Brochure</i> outlining City participation and incentives, housing needs from the Housing Element (or other market source), a definition of the state and federal funding for which the City is willing to apply, and other pertinent information. Distribute the brochure to local non-profit and for profit development groups, and regional agencies.	1st Quarter 2006 CM/CC	
1-1-2	Continue to offer meetings with developers of proposed projects where developers have an opportunity to meet City staff to strategize about project design, City standards, necessary public improvements, and funding strategies.	On-going PD/PC	

POLICY	PROGRAM	TIMING RESPONS.	COMPLETION AND COMMENTS (Identify Date and Action)
	Continue to offer the Standard Application package that is given to each developer, containing an explanation of the planning application permit process and timing, and application form were all requested action for the project in regards to both the planning and engineering departments can be checked an environmental evaluation form, a complete checklist for the application, contact numbers, City Council and Commission meeting times and dates, and a copy of the fee schedule, where the applicant can check with Planning, Engineering, and Building Departments.	On-going PD/PC	
1-2-1	Investigate applying for HOME funds to establish a First-Time-Home-Buyer program, which would provide down payment assistance in purchasing homes.	December 2005 CM/CC	
	Continue to promote the Placer County First-Time Home Buyers Program, which is available to all Placer County residents by maintaining brochures at City Hall.	December 2005 CM/CC	
1-2-2	Consider the feasibility of an inclusionary zoning program for the development of affordable housing. Present a staff report to the Planning Commission.	October 2005 PD/PC	
1-3-1	Contact homeless service providers in the City of Auburn and Placer County to determine the number of homeless persons who have been residents of Colfax. Prepare a report with recommendations for submittal to the City Council.	December 2007 PD/PC	
	Actively support efforts of homeless service providers who establish short-term bed facilities for segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled. Identify potential land that can be used for a homeless or transitional shelter should one be needed.	December 2007 PD/PC	

POLICY	PROGRAM	TIMING RESPONS.	COMPLETION AND COMMENTS (Identify Date and Action)
1-3-2	Investigate incentives and reporting procedures that can be implemented to encourage and monitor the development of housing opportunities for specialized housing needs	June 2006 BO	
1-3-3	Amend the City's current housing rehabilitation program guidelines to include a grant to very low income disabled persons and senior citizens to improve accessibility and safety.	June 2005 CM/CC	
1-3-4	Revise zoning ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities, regardless of the number of occupants, are deemed permitted by right in a residential zoning district, pursuant to state and federal law.	October 2004 PD/PC	
1-3-4	Regularly monitor the City's ordinances, codes, policies, and procedures to ensure that they comply with the "reasonable accommodation" for disabled provisions.	Annually PD/CE	
1-3-5	Work with labor providers to determine the number of farmworkers who may need housing. The resulting report should address: permanent workers, seasonal resident workers, and migrant workers. In addition, should the report demonstrate a need, the City in conjunction with local developers, will identify potential sites and/or provide or seek financial assistance to prospective developers of the housing for farm labor through the Joe Serna Farmworker Grant Program.	December 2007 CM/CC PC/PC	
	Revise City's Zoning Code to ensure compliance with employee labor housing act, specifically H&S 17021.5 and 17021.6	October 2004 PD/PC	
1-4-1	Work with the Placer County Health and Human Services Department and use all the influence the City has to obtain more Housing Vouchers for the Housing Authority.	On-going CM	

POLICY	PROGRAM	TIMING RESPONS.	COMPLETION AND COMMENTS (Identify Date and Action)
2-1-1	Monitor average processing times for discretionary development permits on an annual basis.	Annually PD	
	Continue to promote a coordinated City review process among affected City departments to reduce delays and processing time.	Ongoing All	
	Adopt a policy stressing the importance of "flexibility" in review and processing of permit and other application processing. Establish an "in-house" group to review regulations and determine the best and most economical approaches to providing affordable housing without compromising health and safety and the purpose and intent of the City's Hillside Development Guidelines.	December 2004 PD	
	Implement provisions of state law, SB 1925, that exempt certain affordable housing projects from CEQA, if specified criteria are met.	On-going PD/PC	
2-1-2	To preserve affordability, provide incentives (e.g.- density bonus units, fee underwriting, fee deferral, fast-tracking, etc.) to developers of residential projects who agree to provide the specified percentage of units mandated by State law at a cost affordable to Very-low and/or Low income households. In addition, propose zoning and permit processing changes to further reduce housing costs and average permit processing time.	On-going PD	
2-1-3	Review Current Planning Fees and where appropriate make changes to reflect the affordability of multifamily development.	June 2005 PD	
2-1-4	Encourage developers to include second dwelling units as an integral part of their project and to plan for second dwelling units in the design of their projects.	On-going PD/PC	

POLICY	PROGRAM	TIMING RESPONS.	COMPLETION AND COMMENTS (Identify Date and Action)
	Consider the possibility of preparing an ordinance to implement AB 1866 regarding second units and density bonuses for moderate-income housing.	December 2004 PD/PC	
2-1-5	Provide incentives to developers who agree to construct at least 10 percent of total units toward very low and low-income units or senior citizen affordable units.	First Quarter 2006 PD	
2-2-1	Publish the City's Housing Element and updates, Annual Action Plan and respective notices.	On-going CM	
2-3-1	Mitigate for the temporary reduced capacity of the Waster Water Treatment Plant by offering proposed affordable housing projects priority in the pool of remaining sewer connections.	On-going PD/PC	
3-1-1	Update Inventory of Land on a quarterly basis	Quarterly PD/CE	
	Establish a list of non-profit developers who would be interested in developing affordable housing in the City. Send these providers a development packet including multifamily vacant land inventory, services, and housing incentives.	On-going, June 2007 PD	
	Annually review the housing element for consistency with the general plan as part of its general plan progress report	Annually PD	
3-2-1	Continue to encourage development of well planned and designed projects that provide for the development of compatible residential, commercial, industrial, institutional, or public uses within a single project or neighborhood.	On-going PD, BO, CE	
3-3-1	Monitor the amount of land zoned for both single family and multifamily development and initiate zone changes to accommodate affordable housing	Quarterly PD and CE	

POLICY	PROGRAM	TIMING RESPONS.	COMPLETION AND COMMENTS (Identify Date and Action)
3-3-2	Implement the <u>minimum</u> development densities established for each residential zoning district and prohibit development at a lower density. Encourage development at least at 15 units per acre in the RM-2 zone with incentives such as reductions and modifications to development standards as needed and ensure the Hillside Development Guidelines do not impede the ability to achieve maximum densities.	On-going PD	
	Implement the provisions of AB 2292 (Dutra) and prevent the down-zoning of a residential property without a concomitant up-zoning of a comparable property.	On-going PD/PC/CC	
	Amend Zoning Ordinance to permit only those uses in multifamily zones that are conducive to higher densities. Such uses would include, two family housing, duplexes, multifamily units, and modular homes.	October, 2004 PD/CE	
4-1-1	Continue to monitor new developments of compliance with City design standards. Revise current zoning ordinance to reflect these goals.	October 2004 CM/CC	
4-1-2	Establish a part-time code enforcement officer who will vigorously enforce the building and zoning codes.	December 2006 CM/CC	
	Apply for the Code Enforcement Grant Program (CEGP) to defer the costs of establishing a code enforcement program.	December 2006 CM/CC	
4-1-3	Supply energy conservation awareness brochures in all public meeting places.	June 2005 CM	
4-2-1	Continue to make available and aggressively market CDBG single-family housing rehabilitation funds. Rehabilitate 15 units during the five-year lifespan of the Housing Element.	Annually CM/CC	
4-2-2	Expand rehabilitation program eligibility to include rental properties.	1 st Quarter 2006 CM	

POLICY	PROGRAM	TIMING RESPONS.	COMPLETION AND COMMENTS (Identify Date and Action)
	Coordinate housing rehabilitation programs with code enforcement efforts and combine both targeted and citywide participation.	Ongoing CM	
4-2-3	Continue regular contact with the owner/operators of the Canyon View Apartments.	Bi-Annual CM	
	Provide technical assistance to potential purchasers, including non-profits, developers, and tenants of affordable properties that could potentially convert to market rate.	On-going CM/PD/ CC	
	Meet with the Community Reinvestment Act Lenders Group organized by the Colfax Planning Department to discuss future housing needs and applicability of the Community Reinvestment Act.	Annually CM/CC	
5-1-1	Require that all recipients of locally administered housing assistance funds acknowledge their understanding of fair housing law and affirm their commitment to the law.	Immediate and ongoing CM/CC/ CA	
	Acquire and maintain fair housing materials, including all pertinent resource, posters and information available through the Department of Fair Employment and Housing (DFEH) and Housing and Urban Development (HUD) to educate on a variety of fair housing issues. Develop information flyers and brochures that highlight (1) disability provisions of both federal and state fair housing laws and (2) familial status discrimination. Fair housing materials, brochures and flyers will be distributed at outreach events including school fairs, health fairs, and City sponsored events. Collaborate with service agencies to distribute educational materials.	Annually	

POLICY	PROGRAM	TIMING RESPONS.	COMPLETION AND COMMENTS (Identify Date and Action)
	Continue to refer all housing discrimination referrals to the City Planner who will work with the complainant and refer complaints to the State Fair Employment and Housing Commission.	PD Ongoing	
6-1-1	Maintain membership in the Housing Authority to qualify City residents for Section 8- existing housing assistance administered by the Health and Human Services Department. Provide information on the availability of County programs to qualified residents.	Immediate and On- going CM/CC	
6-2-1	Coordinate annual workshop with employers, members of the housing community and City officials to identify the housing needs of community.	Starting 2005 CM/PD CC/PC	

Key

CC = City Council PC = Planning Commission PD = Planning Director CM = City manager CE = City Engineer
 CA = City Attorney BO = Building Official